

■ spotlight

December 2013 Vol. 46 No. 12



HAPPY HOLIDAYS



Roger Smith
Chief Executive Officer
AIL & NILICO

Peace on Earth

Every goal, every action, every thought, every feeling one experiences, whether it be consciously or unconsciously known, is an attempt to increase one's level of peace of mind. — Sydney Madwed

The year is winding to a close at a crazy speed. It's funny that amid the end-of-year chaos of planning meetings, shopping, parties and all the other busyness and craziness, the soundtrack of the season talks about peace on earth and all being calm and bright. *Peace* is the last word that comes to mind during holiday madness!

I came across a definition of peace recently that read "freedom from disquieting or oppressive thoughts or emotions." Have you ever thought about how much time, energy and money we all spend in pursuit of peace (of mind) and security?

Think about it. We lock doors and set alarms in our home and our car, we wear seat belts, fumble with child (and sometimes adult) proof caps, wear protective gear when playing sports. We schedule proactive screenings so that we may enjoy the peace of mind that accompanies good health. All of these things serve to protect us and the people and things we love. And rightly so!

In the same way, insurance is also a device, the purpose of which is to deliver security. Simplistically speaking, then, we are ambassadors of peace of mind — peace on earth, if you will — by the very nature of what we do every day. Our mission says it best:

"American Income Life Insurance Company is striving to become the premier in-home life insurance sales company serving working families in the United States, Canada, New Zealand, and through our wholly-owned subsidiaries, National Income Life Insurance Company in New York, and Union Heritage Life Assurance Company Limited in the Republic of Ireland."

By working to fulfill that mission, we are providing security for our customers around the world. What we sell may be intangible but it makes peace of mind concrete. The coverage we offer could one day be the factor

that determines whether a family is able to keep their home or send the kids to college. It often happens that our coverage is the only thing standing between an already grieving family and financial devastation.

Did you know that 30 percent of US households have no life insurance at all and 50 percent say they know they need more? It's both heartbreaking and scary to understand how many people whose security and peace of mind — their very future — is at risk. This creates a challenge and an opportunity for all of us. More than that, it creates a responsibility, an obligation to offer our products wherever and whenever we can. If you saw someone standing on the train tracks and you knew there was a train coming, wouldn't you feel obligated to try to prevent the disaster you know is about to happen?

During this festive season, let me remind you that what you do not only matters, it matters a great deal. Nothing can make up for the loss of loved ones, but life insurance can give those left behind a much needed gift to help them carry on with their lives.

And how blessed are we that, in addition to a unique opportunity to have a positive impact on individuals and families in their darkest hours, our profession allows us to provide security and peace of mind for our own families at the same time?

As you map out your master plan for next year, remember that the products you offer, the opportunity you present to potential recruits, the renewals you enjoy as a result of your hard work — all these things — are precious gifts of peace that allow us to live our lives with the confidence that we are equipped to deal with whatever happens. Now *that's* a gift.

Go in peace and spread peace on earth in 2014.

*Source: <http://www.limra.com/uploadedFiles/limracom/Posts/PR/LIAM/PDF/Facts-Life-2013.pdf> (December 16, 2013)

■ spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Managing Editor

Sam Yarbrough
syarbrough@aillife.com

Writer & Copy Editor

Leah Fry
lcry@aillife.com

Lead Designer

Annalee MacFie
amacfie@aillife.com

Graphic Designer

Jonathan McGinnis
jpmcginnis@aillife.com

Multimedia Designer

Curtis Kenney
cekenney@aillife.com

Contributors

Daniel Acton
Becky Brown
Paula Clements
Karen Curtis
Barbara DuPree
Carrie Eckles
Amy Gage
Lana Giebe
Angel Henderson
Jamie Kiefer
Mary Lampert
Muñeca Moody-Yanez
Pat Nevarez
Teri Porter
Amy Rivera
Wayne Stinson
Robyn Talley
Rhonda York

Home Office

254-761-6400

Web Sites

www.aillife.com
www.nilife.com
www.unionheritagelife.com
AILLaptopOnDemand.com
NILICOLaptopOnDemand.com
www.aillacademy.com
www.mylifeatall.com
www.mylifeatnilico.com
www.aillnews.com

Social Media

[www.twitter.com/AIL_NILICO](https://twitter.com/AIL_NILICO)
www.facebook.com/AIL.NILICO
www.youtube.com/AILLifeTV

Recruiting Support

www.aillife.com/recruiting

© 2013 by American Income Life Insurance Company



■ sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,182,276 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

Total: \$2,182,276

required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 01/24** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 01/29**. eApp business excluded from the 7 day hold should be uploaded by **Friday 01/31** before 2:00 p.m. CST to count for **January** production.



FIDELCO puppy update

pg. 09



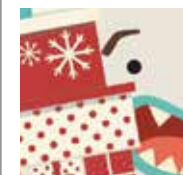
food for families

pg. 13



leadership academy

pg. 14



\$500 holiday bonus

pg. 17



convention announcement & qualifications

pg. 18



LOOK FOR ME!

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*

★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

NOVEMBER BONUS PAYOUT: **\$197,750** NOVEMBER BONUS QUALIFIERS: **274**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Larry Alexander	\$1,000	Annie Grady	\$1,000	Zipporia Murrell	\$1,000	Conor Tilow	\$1,000
Jeremy Anderson	1,000	Tyler Hand	1,000	Alfredo Nevarez	1,000	Mina Tupu	1,000
Demitress Badon	1,000	Arnulfo Haro	1,000	Duc Nguyen	1,000	Brett VanEffen	1,000
Rasheeda Ballard	1,000	Brittney Hawley	1,000	Oleg Novitchii	1,000	Kaleiokamaile Viena	1,000
Christian Bolivar	1,000	Troy Hays	1,000	Kenneth Orlando-Seidel	1,000	Evan Worrell	1,000
Jared Bourgeois	1,000	Ryan Hernandez	1,000	Lucy Pene	1,000	Tyler Worstell	1,000
Joshua Bowman	1,000	Annie Hogg	1,000	Alexandra Porter	1,000	Craig Yarborough	1,000
Sandra Campos	1,000	Diane Ishee	1,000	Elliot Potter	1,000	Mark Adelman	750
Corinne Castle	1,000	Min Jiang	1,000	Ernest Powell	1,000	Albert Alexander	750
Ashley Catanzaro	1,000	Bryan Juskiw	1,000	Aaron Quade	1,000	Andrey Alexandrov	750
Shela Charlot	1,000	Sunny Kalu	1,000	Nasser Rezaei	1,000	Brandon Armella	750
Brandon Clark	1,000	Rowena Keren	1,000	Ruben Robinette	1,000	Anthony Bates	750
Kevin Colopy	1,000	Armen Khanyan	1,000	Sidney Rodgers	1,000	Angela Bauer	750
Karen Davis	1,000	Tinaka Knight	1,000	Donna Ropiha	1,000	Dana Beamesderfer	750
A Suneth De Alwis	1,000	Gail LaCroix	1,000	Mitzi Roybal	1,000	Jeremy Bearden	750
Irakli Dolidze	1,000	Daniel Landie	1,000	Nelson Saladen	1,000	Tina Bratz	750
Laura Dombroski	1,000	Edna Lee	1,000	Jamie Schulz	1,000	Josephine Brown	750
Kevin Dukes	1,000	James Lee	1,000	Alexander Schwartz	1,000	Monica Brown	750
Levi Duncan	1,000	Alexis Lelio	1,000	Amy Skalsky	1,000	Heather Burke	750
Barbara Dunovits	1,000	Janalee Lucas	1,000	Michael Smith	1,000	Michael Cardoso	750
Denise Ewin	1,000	Elaine Magana	1,000	Shelly Stambach	1,000	Malysa Cleveland	750
Jennessa Faulkner	1,000	Kelly Matthews	1,000	Michael Stuver	1,000	Christopher Climer	750
Christin Fenter	1,000	Brian Monroe	1,000	Andrew Swisher	1,000	Michael Craft	750
James Golden	1,000	Nathan Montgomery	1,000	Ruben Terrero	1,000	Megan Delaney	750

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Raymond Dent	\$ 750	Adrian Segalla	\$750	Roslynn Graham	\$500	Josela Reales	\$500
Jessica Derryberry	750	Joe Simoneau	750	Anthony Cropelli	500	Anthony Reddick	500
Baron Despanie	750	Taneshia Solomon	750	David Hatfield	500	Brittany Rhoads	500
Peter Dobrovolskiy	750	Tyler Souza	750	Jason Hawkins	500	Danielle Rogers	500
Matthew Farrell	750	Glen Sprigg	750	Dennis Hickey	500	Patricia Romero-Otero	500
Zachary Farrell	750	Melissa Stalbaum	750	William Hering	500	Lata Selui	500
Darlene Featherstone	750	Janaya Stephens	750	Alexander Holmes	500	Susan Sereke	500
Danie Frenette	750	Adam Stowe	750	Aldrich Hsu	500	Africa Shears	500
Adalberto Garcia-Moreno	750	Jennifer Stuart	750	Jamie Hurikino	500	Blake Simmons	500
Dylan Gardner	750	William-James Suttles	750	Ader Hutchinson	500	Antonio Singleton	500
Devon Gillissie	750	Rodney Taylor	750	Heather Johnson	500	Emmanuel Skantzos	500
Benjamin Gonzalez	750	Alfred Uipa	750	Roneesha Johnson	500	Stacie Skrivan	500
Laurie Gottschalk	750	Kevin Wally	750	David Kauchak	500	Amos Slipchuk	500
Inna Grigorov	750	John Whaley	750	Orby Kelley	500	Kelley Solomon	500
David Gurley	750	Brian Williams	750	Fengchuan Ko	500	Laura Szewczyk	500
Kevin Harden	750	Kalaire Williams	750	Patrick Kushla	500	Jennifer Theriault	500
Nathaniel Harper	750	Pamela Williams	750	Mike Lade	500	Mavae Tuuheava	500
Solomone Havea	750	Michael Wilson	750	Joseph Lampman	500	Joy Vann-Austin	500
Jonathan Hernandez	750	Stephanie Woodring	750	Moshe Laor	500	Vaipou Vaoga	500
Rena Hona	750	Jessica Agoo	500	Michael LeBlanc	500	Breanna Vertz	500
Dan Ikei	750	John Alexander	500	Matthew Lefor	500	Alyssa Waldman	500
Lary Johnson	750	Alina Avdeyeva	500	Dominick LeGrande	500	Michael Warren	500
Daniel Jurkowski	750	Steven Barbesh	500	Patrick Lesatele	500	Jayme Weber	500
Carrie Kollmar	750	James Barlow	500	Joseph Locastro	500	Christopher Wheatley	500
Norman Lane	750	Ruth Bingham	500	Ahlexis Lockwood	500	Daryl Williams	500
Adam Leutner	750	Seneca Birchmore	500	Falekithoa Maliukaetau	500	Troy Williams	500
Tolise Liu	750	LaTonya Boyd	500	Makerita Malo	500	Randi Wilson	500
Thomas Longino	750	David Brooks	500	Emilee Manthey	500	Michael Windau	500
Douglas MacFarlane	750	Erik Brudos	500	Michelle Marshall	500	Carmelita Winters	500
Levaula Malo	750	Karen Bustamante	500	Jennifer McGraw	500	Adam Wolcott	500
Johnzell Martin	750	Gregory Chin	500	Brittiany McMillan	500	Edward Zaleski	500
Marcus Martin	750	Alexander Chisolm	500	Rachel McQuiddy	500		
Donald Masker	750	Patricia Cicerale	500	Michael McRae	500		
Joan McKee	750	Charles Combs	500	Michael Messmer	500		
Robin McWilliams	750	Sarah Cooper	500	Nicholas Miller	500		
Rosa Millan-Navarro	750	Thomas Crowe	500	Taji Mixon	500		
Katie Miller	750	Briony Dalton	500	Renee Montizor	500		
Meghan Modrak	750	Janine DiMuzio	500	Jonathan Morales	500		
Anthony Murray	750	Amanda Dionne	500	Loc Nguyen	500		
Kareem Mutia	750	Sheryl Dobkin	500	Ashley Nishnick	500		
Lineti Pasikala	750	Daniel Dunham	500	Baron Olden	500		
Phillip Perrin	750	Lincoln Dziekonski	500	Graeme Orr	500		
James Pyle	750	Craig Ebinger	500	Oluchi Osueke	500		
David Ramnarine	750	Robert Elliotte	500	Nakia Peters	500		
Timetris Roberts	750	Sherlock Fenderson	500	Terri Peters	500		
Jennifer Robinson	750	Carrie Gardner	500	Charla Potempa	500		
Edwin Rosa	750	Brittany Garland	500	James Pratt	500		
David Schlagheck	750	Jeremy Gibson	500	Jhameka Quarles	500		
Melissa Schrock	750	Sarah Gilley	500	Sondus Rana	500		

* ANNIVERSARIES

30 Years of Service

Mark Hancock, SGA
24 Years of Service
 Brett Hulme, PR
20 Years of Service
 Earle Harris, AGT
 Jenny Williams, PR
15 Years of Service
 Ruben Soberanes, AGT
14 Years of Service
 John Franklin, AGT
12 Years of Service
 Arnold Iacoviello, AGT
 Larry Lozano, PR
11 Years of Service
 Andrew Bishop, AGT
 Arthur Greene, AGT
 Julie McQuoid, MGA
 Dustin Venekamp, SGA
10 Years of Service
 Justin Germany, AGT
 Ed Olfert, AGT
 Alan Sedaghat, AGT

9 Years of Service

Sue Akers, PR
 Sebastian Kazek, MGA
8 Years of Service
 Simon Arias, SGA
 Mark Corkrean, MGA
 Theodore Greer, AGT
 Garret Kun, AGT
 Melissa Losk, AGT
7 Years of Service
 Alberto Alcala, MGA
 Mario Andres Chavez, MGA
 Blake Higuchi, MGA
 Erin Moyer, GA
6 Years of Service
 Robin Denham, PR
 Darron Hacker, MGA
 Jamison Weatherspoon, SGA
5 Years of Service
 William Charnow, AGT
 Hal Herman, MGA
 Ryan Kendi, AGT
 Timothy Kieran, RGA
 Joshua Olin, AGT

4 Years of Service

Jason Adamo, SGA
 Jared Cleckner, SGA
 Amanda Cross, PR
 Mark Danner, GA
 Alexandra Graham, MGA
 Christopher Hintz, MGA
 Enrico Paredes, GA
 Bruce Tan, AGT
3 Years of Service
 Jose Carvajal, MGA
 Cameron Cimino, GA
 Nina Dolman, SA
 Antonio Evans, GA
 Holland Harriss, PR
 Mathew Hart, SGA
 Andre Hawthorne, AGT
 Jeremy Hull, SA
 Sione Ika, AGT
 Christopher Kennedy, GA
 Corey LaVigne, AGT
 Shahab Mahdavejad, MGA

2 Years of Service

Karl Amlie, SA
 Dante Beasley, AGT
 Leonard Capucilli, AGT
 Ian Cary, RGA
 John Conard, MGA
 Ayman Elsalhy, GA
 Lonny Goodman, SA
 Nicki Griffiths, AGT
 Jonathan Hobbs, SA
 Robert Janev, RGA
 Christine Jesoraldo, MGA
 Jean Joseph, GA
 Sathnarine Kumar, AGT
 Teanna Lester, SA
 Gregory McDuffie, AGT
 Krysta McFarland, AGT

1 Year of Service

Porter Balke, AGT
 Anthony Barbaro, SA
 Aundrey Beard, SA
 Terrence Biehl, AGT
 Matthew Bogle, GA
 Brent Bowling, SA
 Ryan Burden, AGT
 Jerry Capps, AGT
 John Catalano, SA
 David Chen, SA
 Drew Clanin, GA
 John Coffee, AGT

Patrick Cremeans, MGA

Javier Diaz, GA
 Erica Fitzsimmons, SA
 Robert Ford, SA
 Sean Glenn, SA
 Jesmond Grech, AGT
 Joseph Havlik, MGA
 Corey Helly, GA
 Jennifer Hernandez, AGT
 Tracy Hunter, MGA
 Marcia Jobe, SA
 Thomas Knox, AGT
 Brittini Kwiecien, SA
 Jeffrey Lewis, SA
 Lesly Lindgren, SA
 Tiara Manning, AGT
 Tasha Marker, AGT
 Randy Markland, SA
 Charles Marshall, AGT
 Dustin Martin, AGT
 Ashley Matte, SA
 Stephen McGrath, SA
 Patrick Morrison, SA
 Emily Murray, SA

John Nieves, MGA

Jessica Prazeres, GA
 David Queen, AGT
 Nolan Reid, AGT
 Christopher Rodriguez, GA
 Jillian Rooks, SA
 Joshua Rush, GA
 Myrle Salomon, GA
 Michael Sanders, AGT
 Emily Scott, AGT
 Drew Sharp, GA
 Beverly Sibert, SA
 Arthur Sigler, GA
 Jeanette Skelley, AGT
 Heather Southern, GA
 Kenneth Steelman, AGT
 Paul Stensland, SA
 Ken Suzuki, SA
 Joseph Tomanovich, GA
 Virgilio Vergara, SA
 Wyneisha Wilson-Robinson, SA
 Glenn Woodley, GA

NEW SALES DIRECTOR



Heath Bailey

Heath earned degrees in Biology, Chemistry, and Business from Delta State University, which he has used in careers as varied as assisting in orthopedic surgery to a 3-year stint in professional baseball with the Texas Rangers Organization. In his 10 years in the insurance industry, Heath says he has established, opened and run offices from the ground up, but feels his special aptitude lies in recruiting. Heath and wife Andrea live in Indianapolis, IN with 9-year old Brooklynn and 4-year old Braxton.

* PROMOTIONS

State General Agent

Jason Bratin
Regional General Agent
 Robert Shafer
Master General Agent
 Reynolds Akuamo
 Anastacio Baeza
 Liam Flaherty
 Patrick Fowler
 Todd Glazer
 Teryn Lieurance
 Matthew Lukesh
 Shahab Mahdavejad
 James Moland
 Richard Scofield
 Lawrence Smith
60% General Agent
 Alexandria Garcia
 James Hortman

Quane Huff

Christopher Kennedy
 Mynor Lemus
 Antonio Reyes
 Danessa Seward
 Jamal Simmons
 James Smith
 Amanda Svestka
 Michael Tribbitt
 Jennifer VanKerckvoorde
 Jameetri Washington
57.5% General Agent
 Anthony Batista
 Daniel Bean
 Elyse Bryan
 Jason Crawford
 Michael Dalton
 Donald Devoise
 David Goodman

Calvin Irving

Jake Jones
 Leonel Lazcano
 Corey Mitchell
 Scott Montgomery
 Rakesh Ramkarran
 Ronald Rennick
 Joshua Rush
 Eric Thompson
55% Supervising Agent
 Angela Bauer
 Alexandra Beddouk
 Jared Bourgeois
 Kyana Brooks
 Jarnara Clifford
 Jacob Coleman
 Bethany Dibble
 Macoby Donaldson
 Enes Herovic

Roneesha Johnson

Kenneth Langley
 Derrick Madison
 Henry McCormick
 Jhameka Quarles
 Thomas Reddoch
 Jason Riha
 Melissa Schrock
 Adam Stowe
 Ryan Trimble
 Antwan White
52.5% Supervising Agent
 Delores Aguilera
 Brett Ahlert
 Yusuf Ahmad
 Soraya Ahmed
 Larry Alexander
 Collins Appiah
 Matthew Bell

Jennifer Bettis

Brett Broering
 David Brooks
 Regina Cox
 Sheryl Dobkin
 Kevin Dukes
 Rita Eisentrager
 Ryan Flournoy
 Harriette Glean
 Bridget Hansen
 Martha Hernandez
 Matthew Hoskins
 Nasrin Hossein-Abadi
 Francis Ingulli
 Jessica Jasinski
 Daniel Jurkowski
 Bryan Juskiw
 Mahadai Kryshundayal
 Toriano Landau-Bogan

Lorraine Law

Luaao Leota
 Tiueti Maamaloa
 Douglas MacFarlane
 Dragan Markovic
 Ralph Matarese
 Melissa McCarthy
 Jennifer McGraw
 Amanda Medlin
 Taji Mixon
 Kathleen Nick
 Lineti Pasikala
 Reed Potts Schmidt
 Sonia Ramirez
 Jamell Ramsay
 Jason Ratchford
 Josela Reales
 Corey Rech
 Daniel Reveal

Shakisha Rivers

Ruben Robinette
 Monique Rocke
 Patricia Romero-Otero
 Kareen Sanders
 Mariann Smedegard
 Benjamin R Smith
 Tyler Souza
 John Swift
 Jonathan Swiger
 Robert Szymanski
 Rayven Tillman
 Deano Tracey
 Cornell Trammell
 Sebastian VanDintel
 Joy Vann-Austin
 Raymond Vasquez
 Daryl Williams
 Tyler Worstell

NEW
 SGA

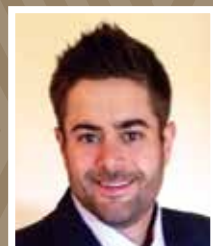


Byron Paz
 Toronto, ON
 December 15

Byron immigrated from Guatemala to Canada when he was 17. His immigration status prevented him from pursuing further education after high school, so he took a manual labor job, but he knew he was capable of more. He responded to an online ad and interviewed with AIL and the Josh Chalom Agency in 2002 at the tender age of 20. "I had nothing to lose," he says, adding that "AIL is all I know." He says he is grateful for the lifestyle Opportunity Unlimited has provided for him and his family. Byron, wife Maria and baby daughter Galilea live in Mississauga, Ontario.

★★★★★
ATTENTION
MGAS
 ★★★★★

MGA AGENT RETENTION — BONUS PROGRAM —



Zachary Hart
 \$4,000
 Surace-Smith



Tere Diamond
 \$2,750
 Steve Friedlander



Matthew Diulus
 \$2,500
 Simon Arias



Todd Harding
 \$2,000
 Oldham-Bianchi



Nicholas Lorence
 \$2,000
 Allig-Orlovic

November Bonus Payout: **\$94,750**

November Bonus Qualifiers: **130**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Zachary Hart	\$4,000	Robert Dunn	\$1,000	Evan Holzhauer	\$750	Andrew McQuade	\$500
Tere Diamond	2,750	James Franklin	1,000	Michael Laramie	750	Joy Nardone	500
Matthew Diulus	2,500	Todd Glazer	1,000	Michael Mandella	750	Ronald Newlin	500
Todd Harding	2,000	Bobby Gujral	1,000	Raymond Risucci	750	AshLynn Orng	500
Nicholas Lorence	2,000	Daniel Hartwig	1,000	Krista Thieme	750	Aaron Parks	500
Souleymane Bah	1,500	Mark Hileman	1,000	Peter Van Der Westhuizen	750	Scott Patterson	500
Mario Chavez	1,500	Joshua Jackson	1,000	Michael C Williams	750	Chad Potts	500
Michael Clemente	1,500	Paul Kelly	1,000	Reynolds Akuamoa	500	Victor Restrepo	500
John Conard	1,500	Mark Kukielski	1,000	Daniel Bauer	500	Atta Saleh	500
Drew Frazier	1,500	William Myatt	1,000	Carl Carlberg	500	Paul Samra	500
Alexandra Graham	1,500	Corey Neff	1,000	Michelle Crowe	500	Marian Sertler	500
Nicholas Moore	1,500	Byron Paz	1,000	Harold Durana	500	Brooke Spain	500
John Sparby	1,500	Humberto Quintero	1,000	Jonathan Emura	500	Craig Strompf	500
Ryan Wilson	1,500	Patrick Rieger	1,000	Anita Ferris	500	Lily Tchen	500
Ronald Esmon	1,250	Robert Shafer	1,000	Michael Gerstein	500	David Thornton	500
Ryan Hall	1,250	Patrick Stenglein	1,000	Matthew Girard	500	Ofa Tupouniua	500
Stephen Hill	1,250	Brandon Tefer	1,000	Kevin Huber	500	Ransley Vazquez	500
Matthew Parks	1,250	Thomas Vena	1,000	Mike Hudnall	500	John Velardo	500
Michael Romeo	1,250	Sara Welch	1,000	Henry Ingraham	500	Sean Velasquez	500
Michael Vasu	1,250	Marisa Willgruber	1,000	Phillip Jenkins	500	Kascey Williamson	500
Matthew Conrad	1,000	Norman Candelore	750	Dean Jensen	500	Timothy Wilson	500
Justin Crawford	1,000	Cara DeFiore	750	James Keefer	500		
Patrick Cremeans	1,000	Magda Figueiredo	750	Scott Kim	500		
Dustin Dunlap	1,000	Brett Gryska	750	Virginia Lee	500		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals.



CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Duane Shaw	5	Sabrina Lloyd	Thomas Bowler	2	Altig-Orlovic	Craig Alster	2	Giglione-Ackerman	Eric Peyton	2	Surace-Smith	Joseph Catalfamo	2	Giglione-Ackerman
Mary Bucki	4	Scott Davis	Luke Bressler	2	Altig-Orlovic	Joseph Catalfamo	2	Giglione-Ackerman	Cody Toth	2	Surace-Smith	Ralph Matarese	2	Giglione-Ackerman
Jason H Lee	4	Sabrina Lloyd	Kyle Butler	2	Altig-Orlovic	Zachary Suarez	2	Giglione-Ackerman	Evan Worrell	2	Surace-Smith	Danielle Cortez	2	Altig-Orlovic
Alix Albright	3	Simon Arias	Yihao Chen	2	Altig-Orlovic	Jacqueline Stewart	2	David Hausman	Cody Zeigler	2	Surace-Smith	Sharlene Key	2	Altig-Orlovic
Jamie Winters	3	Simon Arias	Danielle Cortez	2	Altig-Orlovic	Yuridia Stoffa	2	David Hausman	Dywon Davis	2	Jeremy Welch	Jason Sims	2	Altig-Orlovic
Isaiah Justice	3	Slav Bitman	Jason Key	2	Altig-Orlovic	Janel Wilder	2	David Hausman				Pamcia Smedal-Summers	2	Samantha Chui
James McNutt	3	Slav Bitman	Jason Sims	2	Altig-Orlovic	Robert Schneiderman	2	Sabrina Lloyd				Yolanda Washington	2	Samantha Chui
Jennifer Bettis	3	Dorian Brown	Soncyia Williams	2	Altig-Orlovic	Chelsie Young	2	Sabrina Lloyd				Malysa Cleveland	2	Brandon Cooley
Emmanuel Villasenor	3	Brandon Cooley	Brittini Kwiecien	2	Simon Arias	Danielle Lewis	2	Chris Lussier				Charles Firneno	2	Joseph Diecedue
Tyler Storie	3	Richard Correa	Tiffany Zellhart	2	Simon Arias	Henry McCormick	2	Travis Moody				Herbert Stell	2	Joseph Diecedue
Angela Bauer	3	Joseph Diecedue	Pamcia Smedal-Summers	2	Samantha Chui	Bryan Hurlley	2	Oldham-Bianchi				Tracie Bettencourt-Mejias	2	Laura Fisher
Christian Fahey	3	Giglione-Ackerman	Yolanda Washington	2	Samantha Chui	Stephen McGrath	2	Theodore Pappas				Kevin Fernandez	2	Steve Friedlander
Kirk Pericciuoli	3	Giglione-Ackerman	Malysa Cleveland	2	Brandon Cooley	Keith Sands	2	Theodore Pappas				Lesina Ah Sue	2	Steve Friedlander
Jeffrey Lewis	3	Steve Greer	Joseph Diecedue	2	Joseph Diecedue	Juan Lopez	2	Cisco Perez				Moli Kaufusi	2	Steve Friedlander
Enrique Sandoval	3	Sabrina Lloyd	Herbert Stell	2	Joseph Diecedue	Debra Dextrateur	2	Philip Prata				Mildred Machuca	2	Cindy Furer
Milica Zivkovic	3	Sabrina Lloyd	Tracie Bettencourt-Mejias	2	Laura Fisher	Christopher Cannon	2	Surace-Smith						
Aundrey Beard	3	Surace-Smith	Kelvin Fernandez	2	Laura Fisher	Kevin Cromwell	2	Surace-Smith						
Anthony Sava	3	Surace-Smith	Lesina Ah Sue	2	Steve Friedlander	Tammie Hartman	2	Surace-Smith						
Ricardo Alanis	2	Altig-Orlovic	Moli Kaufusi	2	Steve Friedlander	Daniel G Johnson	2	Surace-Smith						
Pascal Amar	2	Altig-Orlovic	Mildred Machuca	2	Cindy Furer									

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Alex Torruella	11	Sabrina Lloyd	Barbara Seyoum	5	Samantha Chui	Anthony Theriault	5	Surace-Smith	Alon Fischer	4	Theodore Pappas	Jordan Albrit	3	Simon Arias
David Rigney	8	Scott Rehberg	Nicholas Pelham-Clarke	5	Richard Correa	Michael Shaba	5	Brian Traboulay	London Burnett	4	Surace-Smith	Gary Brown	3	Simon Arias
Corey Mitchell	6	Dorian Brown	Ricardo Grandt	5	Laura Fisher	Komo Davis	4	Slav Bitman	Lamar Livingston	4	Surace-Smith	Erin Moyer	4	Giglione-Ackerman
Ibrahim Bah	6	David Hausman	Corey Hallam	5	Giglione-Ackerman	Gregory Graham	4	Jason Bratin	Whitney Poulin	3	Jason Adamo	Mark Danner	4	Steve Greer
Eric Ebbitt	5	Simon Arias	Corey Helly	5	Giglione-Ackerman	Natalie Soboleva	4	Josh Chalom	Porter Balke	3	Altig-Orlovic	Shayne Guinn	4	Sabrina Lloyd
			Sheila Downey	5	Bob Olson	Gian-Paolo Diberardo	4	Brandon Cooley	Joseph Tomanovich	3	Altig-Orlovic	Charles Belt	4	Bob Olson
			Christine Araujo	5	Philip Prata	Ratu Kani	4	Steve Friedlander	Jordan Albrit	3	Simon Arias			
			Marc Salvaggi	5	Surace-Smith	Ari Bykofsky	4	Giglione-Ackerman	Doreen Ryan-Foti	7	Jatoft-Foti			
						Erin Moyer	4	Giglione-Ackerman	Melne Lewis	7	Bob Olson			
						Mark Danner	4	Steve Greer	Bobby Szwaja	7	Theodore Pappas			
						Shayne Guinn	4	Sabrina Lloyd	Robert Dunn	7	Surace-Smith			
						Charles Belt	4	Bob Olson	Daniel Hartwig	7	Surace-Smith			
									John Collins	6	Altig-Orlovic			
									Nicholas Lorence	6	Altig-Orlovic			
									Albert Serur	6	Simon Arias			
									Jordan Chalom	6	Josh Chalom			
									David Hefflin	6	Scott Davis			
									Alfred Taren	6	Desi Dimitrova			
									Ryan Hall	6	Laura Fisher			
									Magda Figueiredo	6	Giglione-Ackerman			
									Marisa Willgruber	6	David Hausman			
									Andre Bent	6	Bob Olson			

GA continued

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Marino Baca	3	Chris Hernandez	Avi Kauderer	2	Simon Arias	Victor Schwenoha	2	Jatoft-Foti	Pamela Altman	2	Surace-Smith	Christopher Kennedy	2	Surace-Smith
Antonio Evans	3	Chris Hernandez	Alexander Holmes	2	Dorian Brown	Oliverliski Murphy	2	Christopher Jordan	Drew Clanin	2	Surace-Smith	Eric Thompson	2	Surace-Smith
Alta Herpel	3	Chris Hernandez	Larry Gatt	2	Josh Chalom	Adam Meyer	2	Sabrina Lloyd	Christopher Kennedy	2	Surace-Smith	Daniel Walton	2	Surace-Smith
John Napiza	3	Jatoft-Foti	Teryn Lieurance	2	Jared Cleckner	James Smith	2	Chris Lussier	Eric Thompson	2	Surace-Smith	Ashley Wenning	2	Surace-Smith
Patricia Fifer	3	Chris Lussier	Jason Crawford	2	Cohen-Cohen	Brandon Baker	2	Travis Moody	Daniel Walton	2	Surace-Smith	Jacob Raine	2	Jeremy Welch
Kyle Taylor	3	Travis Moody	Alleyson Murray	2	Richard Correa	Joseph Abram	2	Eric Neal	Ashley Wenning	2	Surace-Smith	Brian Jerome	2	Williams-Zophin
Thomas McConnell	3	Eric Neal	Erika Spiak	2	Richard Correa	Jane Callies	2	Dorian Oldham	Jacob Raine	2	Jeremy Welch	Jean Joseph	2	Williams-Zophin
David Schanuel	3	Dorian Oldham	Teo Underhill	2	Scott Davis	Grant Myers	2	Dorian Oldham	Brian Jerome	2	Williams-Zophin	Noel Rose	2	Williams-Zophin
John Leggio	3	Theodore Pappas	Jamal Simmons	2	Joseph Diecedue	Brandon Marshall	2	Oldham-Bianchi	Jean Joseph	2	Williams-Zophin			
Mohammed Moalawi	3	Theodore Pappas	Kevin Talbot	2	Joseph Diecedue	Lisa Martin	2	Oldham-Bianchi	Noel Rose	2	Williams-Zophin			
Paavo Cymanow	3	Philip Prata	Jason Theriot	2	Joseph Diecedue	Zachary Santino	2	Oldham-Bianchi						
Drew Sharp	3	Philip Prata	Ruben Santillana	2	Steve Friedlander	Alan Grage	2	Bob Olson						
Mark Diebolt	3	Paul Rumbuc	Philip Roffi	2	Cindy Furer	Joseph Hagerman	2	Bob Olson						
Josh Tompkin	3	Paul Rumbuc	Jorge Guerra	2	Giglione-Ackerman	Mynor Lemus	2	Bob Olson						
David Guzman	3	Surace-Smith	John Nasti	2	Giglione-Ackerman	Richard Pazak	2	Bob Olson						
Jason Ryen	3	Surace-Smith	Shawn Lewicki	2	Mathew Hart	Sandra Underwood	2	Bob Olson						
Anastacio Baeza	2	Altig-Orlovic	Erna Gasanin	2	David Hausman	Mark Glazer	2	Theodore Pappas						
Robert Chun	2	Altig-Orlovic	Karmela Smud	2	David Hausman	Mir Khan	2	Theodore Pappas						
Shiwa Hollingsworth	2	Altig-Orlovic	Javier Diaz	2	Matt Henderson	Emil Mohareb	2	Theodore Pappas						
Jennifer Judd	2	Altig-Orlovic	Cristi Huffman	2	Matt Henderson	Rakesh Ramkarran	2	Theodore Pappas						
Alexander Keats	2	Altig-Orlovic	Gretchen Crady	2	Chris Hernandez	Maria Aristy	2	Cisco Perez						
Jahara Lewis	2	Altig-Orlovic	Peter Kwiatkowski	2	Chris Hernandez	Nicholas Triantafyllidis	2	Philip Prata						
Dorothy Niederer	2	Simon Arias	Jesse Martin	2	Chris Hernandez	Jason Green	2	Paul Rumbuc						
Joseph Cruickshank	2	Simon Arias	Clinton Spaeth	2	Chris Hernandez	DeAnthony Hartman	2	Paul Rumbuc						
Jenna Gula	2	Simon Arias	Marcus Moody	2	Matthew Hogan	Brittney Rimmer	2	Paul Rumbuc						

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ryan Wilson	13	Philip Prata	Ryan Bisanz	6	Brian Traboulay	Cynthia Schneiderman	4	Sabrina Lloyd	Michael Mandella	3	Chris Hernandez	John Sparby	3	Chris Hernandez
Ransey Vazquez	12	Bob Olson	Richard Whyte	6	Brian Traboulay	Dustin Dunlap	4	Surace-Smith	John Sparby	3	Chris Hernandez	Jessica Santamarina	3	Matthew Hogan
Marian Sertler	11	Sabrina Lloyd	Trevor Mayer	5	Altig-Orlovic	Samantha Sliger	4	Jeremy Welch	Jessica Santamarina	3	Matthew Hogan	Ileana Rosas	3	Marko Jankovic
Michael Gerstein	10	Giglione-Ackerman	Joshua Olin	5	Altig-Orlovic	Kevin Appasamy	3	Altig-Orlovic	Ileana Rosas	3	Marko Jankovic	Joseph Havlik	3	Christopher Jordan
Zachary Hart	10	Surace-Smith	Stephen Jeung	5	Cohen-Cohen	Bobby Gujral	3	Altig-Orlovic	Joseph Havlik	3	Christopher Jordan	Jesse Spencer	3	Stephen Jubrey
Matthew Parks	10	Surace-Smith	Peter Van Der Westhuizen	5	Richard Correa	Melinda-Rae Lyse	3	Altig-Orlovic	Jesse Spencer	3	Stephen Jubrey	Amie McCracken	3	Chris Lussier
Monica Brown	9	Dorian Brown	Todd Glazer	5	Joseph Diecedue	Jonni Ng	3	Altig-Orlovic	Amie McCracken	3	Chris Lussier	Robert Shafer	3	Travis Moody
Herman Fennell	9	Samantha Chui	Stephen Hill	5	Steve Friedlander	Jennifer Young	3	Altig-Orlovic	Robert Shafer	3	Travis Moody	Kevin Huber	3	Eric Neal
Jack Keiderling	9	Giglione-Ackerman	Mavrick Fredericks	5	Giglione-Ackerman	Justin Adams	3	Simon Arias	Kevin Huber	3	Eric Neal	Bryan Peters	3	Eric Neal
Thomas Kijanowski	9	Sabrina Lloyd	Samuel Cohen	5	David Hausman	Daniel Bauer	3	Simon Arias	Bryan Peters	3	Eric Neal	Natalie Linker	3	Bob Olson
Raymond Risucci	9	Dorian Oldham	Sebastian Kazek	5	Matt Henderson	Michelle Crowe	3	Simon Arias	Natalie Linker	3	Bob Olson	Reynolds Akuamo	3	Theodore Pappas
Syed Quadri	9	Theodore Pappas	Cara DeFiore	5	Chris Hernandez	Randy Teysier	3	Simon Arias	Reynolds Akuamo	3	Theodore Pappas	Atta Saleh	3	Theodore Pappas
Minh Phung	9	Scott Rehberg	Patrick Cremeans	5	Chris Lussier	Brian Welsh	3	Simon Arias	Atta Saleh	3	Theodore Pappas	Estefany Urena	3	Cisco Perez
Steven King	8	Paul Rumbuc	Mark Kukielski	5	Eric Neal	Timothy Watson	3	Slav Bitman	Estefany Urena	3	Cisco Perez	Timothy Wilson	3	Philip Prata
Matthew Diulus	7	Simon Arias	Todd Harding	5	Oldham-Bianchi	Jason Reed	3	Jared Cleckner	Timothy Wilson	3	Philip Prata	Timothy Buckner	3	Eric Cochran
Tere Diamond	7	Steve Friedlander	Michael Vasu	5	Surace-Smith	Timothy Buckner	3	Eric Cochran	Unique Hunnicutt	3	Alex Roland	William Wyatt	3	Brandon Cooley
Matthew Girard	7	Maria Greene	Adeyemi Akinade	5	Williams-Zophin	William Wyatt	3	Brandon Cooley	William Whaley	3	Dan Rubio	Dick Nakatani	3	Brandon Cooley
Souleymane Bah	7	David Hausman	Kyle Johnson	5	Williams-Zophin	Dick Nakatani	3	Brandon Cooley	Robert Nolan	3	Paul Rumbuc	Corey Neff	3	Brandon Cooley
Doreen Ryan-Foti	7	Jatoft-Foti	Tina Phongsavath	4	Altig-Orlovic	Corey Neff	3	Brandon Cooley	Matthew Conrad	3	Surace-Smith	Erin Allen	3	Richard Correa
Melne Lewis	7	Bob Olson	Dan Nebraska	4	Simon Arias	Erin Allen	3	Richard Correa	Darron Hacker	3	Surace-Smith	William Brookshire	3	Richard Correa
Bobby Szwaja	7	Theodore Pappas	Kellen Cuttance	4	Slav Bitman	William Brookshire	3	Richard Correa	Travis Picklesimer	3	Surace-Smith	Joshua Goodman	3	Richard Correa
Robert Dunn	7	Surace-Smith	Drew Frazier	4	Slav Bitman	Sara Welch	3	Steve Friedlander	Aaron Ralston	3	Jeremy Welch	Matthew Turnquist	3	Richard Correa
Daniel Hartwig	7	Surace-Smith	Alexandra Graham	4	Jason Bratin	Moswen Taylor	3	Mark Hancock				Ronald Esmon	3	Joseph Diecedue
John Collins	6	Altig-Orlovic	Brooke Spain	4	Brandon Cooley	Chad McLaughlin	3	Matt Henderson				Peter McEnaney	3	Mitch Duplantis
Nicholas Lorence	6	Altig-Orlovic	Krista Thieme	4	Brandon Cooley	Humberto Quintero	3	Matt Henderson				Brian Zuzick	3	Laura Fisher
Albert Serur	6	Simon Arias	Andrew McQuade	4	Richard Correa	Rebecca Klebsch	3	Chris Hernandez				Anita Ferris	3	Steve Friedlander
Jordan Chalom	6	Josh Chalom	Victor Restrepo	4	Richard Correa							Ofa Tupouniua	3	Steve Friedlander
David Hefflin	6	Scott Davis	Randall Cook	4	Joseph Diecedue							Sara Welch	3	Steve Friedlander
Alfred Taren	6	Desi Dimitrova	Julie McQuoid	4	Steve Friedlander							Moswen Taylor	3	Mark Hancock
Ryan Hall	6	Laura Fisher	Craig Strompf	4	Cindy Furer							Chad McLaughlin	3	Matt Henderson
Magda Figueiredo	6	Giglione-Ackerman	Evan Holzhauser	4	Giglione-Ackerman							Humberto Quintero	3	Matt Henderson
Marisa Willgruber	6	David Hausman	Kenneth Greer	4	Steve Greer							Rebecca Klebsch	3	Chris Hernandez
Andre Bent	6	Bob Olson	Zach Otto	4	Sabrina Lloyd									

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Patrick Bendure	29	Surace-Smith	Robert Janev	28	Sabrina Lloyd	Thomas Vena	26	Simon Arias



Susan Fuldauer
Vice President of
Public Relations Field Operations

Slated for Success

From November through January, we seem to have a slew of festivities, holidays and traditions that we celebrate. We use this time and these holidays to celebrate what we have, to reflect on the past year and to look forward to renewal of ourselves as we turn the calendar page and enter into a new year. We look forward to a clean slate. However, can we really have a clean slate? Doesn't our activity, actions and results throughout the past year, and especially in the 4th quarter, create the slate for the New Year?

This time of year, our PR Team spends extra time making the rounds of their current and prospective groups bringing holiday greetings, baskets of hope for the members in need, and working on solidifying those all-important relationships we've developed in the past.

What we are really doing is laying the groundwork for what will launch us into 2014. All that frenzied activity in the last quarter of 2013 is what jump starts the New Year. So I ask, "Why would we want a clean slate in January?" Don't we really want to catapult from what we've labored to build in 2013 and have that carry us in a big way into 2014?

Let's celebrate what we've accomplished in 2013 and create great vision, expectations and goals. Let's allow our results from 2013 to move us into 2014 with a slate full of energy, enthusiasm, optimism and creativity based on the launch that 2013 provided.

Move from 2013 into 2014 with renewed vision, clear goals and unwavering commitment to what it is you want to accomplish. Challenge what has been done in the past and have courage to take action to make the future better, more secure, and with greater successes than in the past year. I do believe that beginning a new

year based on the slate we've already created and challenging that slate to improve us in areas needing improvement and continuing work along the paths you've found successful, is the best way to jump into 2014.

“Move from 2013 into 2014 with renewed vision, clear goals and unwavering commitment to what it is you want to accomplish.”

I congratulate Team PR on their outstanding success and efforts that challenged the status quo in 2013. Team PR is focused on the vision, goals and activity that will create a full slate for 2014.

Happy Holidays to you and yours and may your current slate lead you to see an even more prosperous New Year.

FOOD FOR FAMILIES

This year's theme for ALL's Food for Families campaign was inspired by the words of Mother Teresa, 'If you can't feed a hundred, then just feed one' and our focus was on the number of people fed, rather than just pounds of food collected. Our goal was to feed 13,000 people in 2013 (equates to 42,250 pounds at 3.25 pounds of food per person). We surpassed that goal and set a new Company record this year by feeding 13,640 people in Central Texas with an amazing 44,331 pounds of food collected!

'FOODRAISING' EVENTS INCLUDED:



SOUP KITCHEN — Beans and cornbread served to all employees at no cost with suggested non-perishable food item or monetary donation



COMPANY-WIDE RUMMAGE SALE



WEEKLY ITEM CHALLENGES — Each week Departments were challenged to see who could collect the most of a particular food item (items were: beans, rice, soup & baby food)



HALLOWEEN HUNGER CHALLENGE — Challenge between Departments to see who could collect the most food per person on Halloween



CAMPING FOR CANS — Employees were sponsored by friends, family & co-workers to endure the elements by tent camping in ALL's parking lot over the weekend



LEADERSHIP ACADEMY

Leadership 201: Building for Ownership

Dates: February 17-19, 2014

Attendees: General Agents

Prerequisite: Leadership 101 (previous LDS format qualifies)

Topics Routinely Covered Include:

- Recruiting for Ownership
- Weekly Recruiting Schedule
- Coaching & Feedback: Using Conflict to Motivate
- Agency Building & Growth
- Setting Sales Goals with New Agents
- Planning Agents' Sales Activity
- Managing the Phone Room for Results
- Planning Field Training & Appointments
- The Accountability System
- Communicating Expectations Clearly

If you are interested in attending, talk to your SGA today!



"A leader is one who knows the way, goes the way, and shows the way." — John C. Maxwell

Leadership



Rob Falvo

*Executive Vice President
AIL & NILICO*

Pursue Your Dreams in 2014!

You've dreamed many dreams that were yours for the taking. In fact, almost all of them were well within your reach. Even now, most of what you dream can be yours.

The simple secret is the seeking. Pursuit! Dreams begin to crystallize into reality when they are pursued.

The world behaves differently when you actually take action to go after what you want. What you wish "could be" starts becoming. The dream moves in your direction, begins to come to you, even as you reach for it.

Consider this: the dreams you have realized in life are those which you actively sought. That which you have achieved is what you decided to go for in one way or another. You can "think positively" all day long, all year, but positive action is what counts.

Wishing, longing, wanting, desiring — these are not the same as pursuing a dream. These are mental states, and can play an important role in the process of becoming a better you. But they are essentially passive. Pursuit, on the other hand, is active. Reaching for your dream is behaving, moving, and it shortens the distance between you and your goal.

As you move into the New Year — a new beginning if you will — REVISIT your dreams! At a time when most people in the countries we serve are hoping just for status-quo, we are associated with a company that allows us and EXPECTS us to DREAM BIG DREAMS. Let's not take that for granted.

Pursuit is what makes the difference. Reaching for what you want increases the odds of immediately and drastically getting it.

"What you want" becomes part of a dynamic exchange, with the world and you working together, when you act and extend yourself toward your dream.

“Reaching for what you want increases the odds of immediately and drastically getting it.”

You can't change your life for the better by being passive. You must move on your dreams. You must leave the cover of safety. You must place your trust in action.

Always remember:

For everyone who asks receives, and the one who seeks finds, and to the one who knocks it will be opened. (Matthew 7:8)

I wish you and your family a blessed and prosperous 2014.

MEDITERRANEAN CRUISE CONTEST



ITALY - CROATIA - SLOVENIA



PERSONAL RECRUIT
HOLIDAY BONUS

EARN UP TO **\$500** PER PERSONAL RECRUIT

CURRENT CONTEST LEADERS



STATE GENERAL AGENTS

	Name	Qtr 2&3 Net ALP	Contest Net ALP	% Growth	Codes
Cat I & II	Steve Friedlander	\$1,580,051	\$326,808	20.68	
	Theodore Pappas	1,113,922	195,397	17.54	
	Oldham-Bianchi	1,158,322	194,775	16.82	
Cat III-V	Sabrina Lloyd	\$1,086,949	\$189,948	17.48%	
	Matt Henderson	517,089	78,505	15.18%	
	Brandon Cooley	731,417	107,361	14.68%	
Cat VI-VIII	Desi Dimitrova		\$63,880		19
	Travis Moody		57,297		19
	Brian Traboulay		52,539		23
Cat SU & RKE	Mitch Duplantis		\$38,164		13
	Christine Judge		36,721		13
	Chris Lussier		36,223		22

MANAGING AGENTS

	Name	Codes	Contest Net ALP
RGA	Paul Kelly	26	\$196,077
	Robert Janev	60	189,948
MGA	Ofa Tupouniua	10	\$118,949
	Nicholas Moore	11	73,761
	Todd Harding	16	66,244
	Marian Sertler	21	64,492
SA & GA	Moli Kaufusi	5	\$58,119
	Lesina Ah Sue	6	38,403
	Shayne Guinn	8	38,377
	Alex Torruella	11	38,027
	Robert Schneiderman	6	29,612
	Pauline Cresswell	2	29,258

PERSONAL PRODUCERS

Name	Contest Net ALP
Alan Sedaghat	\$84,748
Mark Neilson	64,562
Roghie Hassan Loo	56,450
Dustin Dunbar	48,794
Ryan Kendl	47,835
Jonni Ng	46,454
Daniel Toshner	45,390
Omar Hashimi	44,275
Bruce Tan	42,754
Alma Barriga-Gonzalez	41,987
Erez Shabtay	41,293
John Cochrane	40,905
Katie Massart	38,750
Max Quasem	38,643
Bernadette Casciato	38,011

PUBLIC RELATIONS

	Name	Cards
Cat I & II	Susan Gilbert	9,648
	Chuck Hill	8,601
	Brenda Di Somma	7,155
Cat III & IV	Ken Altizer	6,017
	Karrie Hibbard	5,988
	Darrell Dorey	5,260
PR Manager	Name	% Growth
	Tami Williams	168

NOVEMBER BONUS PAYOUT: **\$17,600**

NOVEMBER BONUS QUALIFIERS: **67**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Ransley Vazquez	\$1,200	Jessica Santamarina	\$500	Kala Hendricks	\$100	Folole Samoa	\$100
Sandra Underwood	1,000	Lee Smith	500	Kevin Holtz	100	Enrique Sandoval	100
Britton Costa	600	Christopher Spencer	500	Mike Hudnall	100	Marian Sertler	100
Tere Diamond	600	Soonalote Taogaga	500	Samantha Kaatz	100	Drew Sharp	100
Ratu Kani	600	Charles Belt	300	Moshe Laor	100	Duane Shaw	100
Karen McQuoid	600	Edmond Lee	200	Mark Lomonaco	100	Beverly Sibert	100
Anacleto Arevalo	500	Mynor Lemus	200	Juan Lopez	100	Craig Strompf	100
Jesse Atatai	500	Mark Bleier	100	Meghan Matulich	100	Eric Thompson	100
Porter Balke	500	Scott Carlisle	100	Alleyson Murray	100	Nicholas Triantafyllidis	100
Albert Biney-Amisshah	500	Gretchen Crady	100	Raphael Musto	100	Ryan Tucker	100
Brent Bowling	500	Dywon Davis	100	Misela Pejic	100	Afuiva Vaai	100
Aissa Diehl	500	Tiffany Gaines	100	Whitney Poulin	100	Vaipou Vaoga	100
Barbara Dunovits	500	Alexandria Garcia	100	Jacob Raine	100	Brian Welsh	100
Rena Hona	500	Shane Gareau	100	Philip Roffi	100	David Wix	100
Jason Riha	500	Ricardo Grandt	100	Edwin Rosa	100	Chelsie Young	100
Ruben Robinette	500	Sean Hansen	100	Diana Ruedy	100		

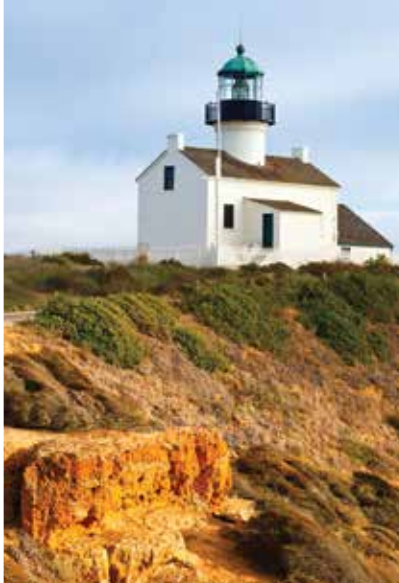
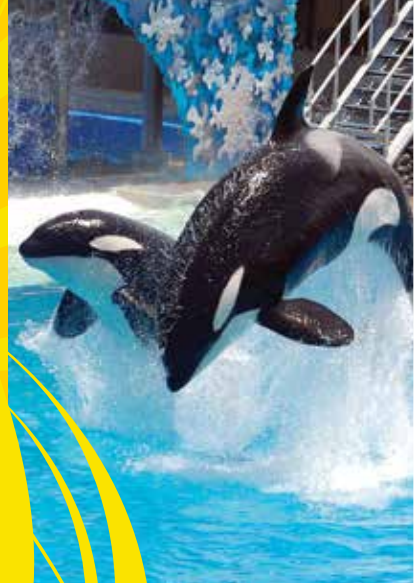
PRODUCTION REQUIREMENTS:

Personal recruits must write \$2,000 career ALP (according to the November and/or December 2013 AP&P report). When your recruit codes within the qualification period, you get **\$100**. You get **\$400** when your recruit hits the \$2,000 ALP mark before December 31. No limit to the number of recruits you can have. If recruited by a career agent, the recruit does not need to be coded to that agent.

All coded agents personally producing and management are eligible for the bonus. Personally recruited agents must be coded between November 1-December 31, 2013

See full qualifications at www.aillife.com/arc & www.nilife.com/arc

Convention 2015 **SEE**
SUNNY SAN
DIEGO
 May 14-17, 2015



THE 2015 ANNUAL CONVENTION IS AT THE MANCHESTER GRAND HYATT IN SAN DIEGO, CALIFORNIA

CAREER AGENTS — Write \$84,000 of Net ALP as of December 31, 2014 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$102,500 of Net Annualized Premium as of December 31, 2014 AP&P Report.

SUPERVISING AGENTS — Write \$84,000 of Personal Net ALP as of Dec. 31, 2014 AP&P Report or write \$130,000 of First Six Months Agent Net ALP, and have at least one active First Six Month Agent as of Dec. 31, 2014. SAs can qualify on a pro-rated basis if contracted less than one year.

GENERAL AGENTS — Write \$84,000 of Personal Net ALP as of Dec. 31, 2014 AP&P Report or write \$130,000 of First Six Months Agent Net ALP, and have at least two active First Six Month Agents as of Dec. 31, 2014. GAs can qualify on a pro-rated basis if contracted less than one year.

MASTER GENERAL AGENTS — Write \$260,000 of First Six Months Agent Net ALP as of Dec. 31, 2014 AP&P Report. We will allow any combination of Personal and First Six Months Agent Net ALP which total the production requirement. Qualifying MGAs must also have at least four active First Six Month Agents as of Dec. 31, 2014. Or write \$84,000 of Personal Net ALP as of December 31, 2014 AP&P report and have at least 1 active SA/GA as of December 31, 2014. MGAs can qualify on a pro-rated basis if contracted less than one year.

REGIONAL GENERAL AGENTS — Must have two MGAs who qualify for Convention under the MGA Agency production guidelines, or may qualify as an MGA with his/her own MGA Agency production.

STATE GENERAL AGENTS — Must meet YTD SGA standards as of December 31, 2014.

MARKETING SPECIALISTS & PUBLIC RELATIONS REPRESENTATIVES — Obtain 17,500 card credits. Rookie reps (reps with 2013 hire date) must obtain 13,000 card credits. Icebreaker (reps with 2014 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2014. Original (ORIs and ADIs) will count as double credit. CE (event) leads count as 1/2 credit.

The Net-to-Gross and retention rates as shown on the qualifier's December 2014 AP&P report will be used in determining qualification. Year-To-Date award winners must also have 78% Net-to-Gross (from AP&P report) or a 69.0% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year.

2014 BONUS QUALIFICATIONS
All's Bonus Opportunities Make the Difference!

The **WORLD'S GREATEST BONUS** is a three-tier bonus based on gross ALP. Eligibility is based on gross ALP in the week as shown on their weekly advance report. The bonus calculation is based on the Net ALP for the week. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. All tiers are eligible for an increase of the bonus percentage based on consecutive qualifications. Agents contracted more than ten months can also receive a bonus increase based on their retention rate.

To be eligible for the **SA/GA WEEKLY LEADERSHIP BONUS**, the SA/GA must have the required number of "codes." The amount of bonus payable to the SA/GA is based upon submitting agents, supplemental level qualifiers & \$1,500 ALP bonus qualifiers.

To be eligible for the **SA/GA DIRECT CODE FIELD TRAINING BONUS**, the SA/GA must have the required number of "codes" and the bonus will be calculated as a percentage of the total Weekly World's Greatest Bonus earned by new agents in their first 90 days under a SA or GA during the week. The percentage of bonus payable to SA/GA is dependent on the level of percentage paid to the agent.

To be eligible for the **MGA WEEKLY LEADERSHIP BONUS**, the MGA must have the required number of "codes." The amount of bonus payable to the MGA is based upon submitting agents, supplemental level qualifiers & \$1,500 ALP bonus qualifiers.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. For each MGA coded under an RGA, the RGA is eligible for a weekly bonus equal to 20% of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

For **FOUNDER'S CLUB** personal producers must meet \$11,500 Net ALP per month for four consecutive months and 77.0% retention. Qualifiers must have eight full months tenure as active producers. PR Reps and Marketing Specialists must reach 2,000 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse.

For **PRESIDENT'S CLUB**, personal producers must meet the minimum production of \$110,000 of Net ALP in the calendar year, with 80.0% four-month retention as of Dec. 31, 2014. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 27,000 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2014 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive diamond added to their ring or ring (pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to Convention.

MILLION DOLLAR CLUB members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward).

NOTE: "Codes" are defined as new agents who submit at least \$900 Gross ALP contract to date.

For full details of all qualifications go to www.aifile.com/arc/spotlight.aspx

Individual Producers



1. Alan Sedaghat
Surrey, BC



2. Dustin Dunbar
Sioux Falls, SD



3. Anthony Sava
Cleveland, OH



4. Bernadette Casciato
Pittsburgh, PA



5. Paul Freeman
Cleveland, OH



6. Benjamin Ainscough
Ottawa, ON



7. Andrzej Sertler
Schaumburg, IL



8. Brandon Summerton
Ottawa, ON



9. John Cochrane
Winnipeg, MB



10. Sal A Giacchi
Eatontown, NJ



11. Peter Hallett
Halifax, NS



12. Michael Messmer
Columbus, OH



13. Helen Taylor
Surrey, BC



14. George Kamel
Columbus, OH



15. Katie Massart
Calgary, AB



16. Erez Shabtay
Nashville, TN



17. Steve Marker
Richmond, VA



18. Ryan Kendl
Santa Rosa, CA



19. Brian Gilmore
Pittsburgh, PA



20. Troy Plummer
Redmond, WA

IceBreakers

Mele Makau
Auckland, NZ
\$16,365 Net ALP
Ofa Tupouniua MGA
Steve Friedlander SGA

Bradley Gray
Halifax, NS
\$16,332 Net ALP
Robert Kanaan MGA
Imran Satti SGA

Andrea Orendain
Covina, CA
\$16,185 Net ALP
Alvin Hagens MGA
Desi Dimitrova SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

November Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Alan Sedaghat	\$73,868		83.8	Bobby Gujral	Altig-Orlovic
2.	Dustin Dunbar	28,670		88.7		Altig-Orlovic
3.	Anthony Sava	24,097		78.2	Michael Vasu	Surace-Smith
4.	Bernadette Casciato	22,108		79.1	Brian Welsh	Simon Arias
5.	Paul Freeman	21,911	97		Kevin Holtz	Surace-Smith
6.	Benjamin Ainscough	20,943		73.4	Bobby Gujral	Altig-Orlovic
7.	Andrzej Sertler	20,874		94	Marian Sertler	Sabrina Lloyd
8.	Brandon Summerton	19,812		76.3	Luay Ghawi	Altig-Orlovic
9.	John Cochrane	19,643		79.1	Kevin Appasamy	Altig-Orlovic
10.	Sal A Giacchi	19,553		100.0		Giglione-Ackerman
11.	Peter Hallett	19,333	100		Ryan O'Malley	Imran Satti
12.	Michael Messmer	19,158	100		Zachary Hart	Surace-Smith
13.	Helen Taylor	19,131		71.8	Bobby Gujral	Altig-Orlovic
14.	George Kamel	19,099	82		Zachary Hart	Surace-Smith
15.	Katie Massart	18,416		89.6	John McGrath	Altig-Orlovic
16.	Erez Shabtay	18,250		93.2	Cherri Xie	Altig-Orlovic
17.	Steve Marker	18,115		80.1	Ryan Tucker	Altig-Orlovic
18.	Ryan Kendl	17,884		83.9	Nicholas Lorence	Altig-Orlovic
19.	Brian Gilmore	17,827		90.3	Thomas Vena	Simon Arias
20.	Troy Plummer	17,427		77.9		Altig-Orlovic
21.	Michael van Delft	17,170		69.3		Imran Satti
22.	Larry Alexander	17,017	95		Matthew Diulus	Simon Arias
23.	Max Quasem	16,922		85.8		Cohen-Cohen
24.	Joseph Sarasin	16,893		74.8	Robert Dunn	Surace-Smith
25.	Angela DeVivo	16,855	95		Michael Clemente	Simon Arias
26.	Jonni Ng	16,816		79.2	Hunter Houvener	Altig-Orlovic
27.	Patricia Lambert	16,707		83.4	Natalie Wagner	Altig-Orlovic
28.	Omar Hashimi	16,587		79.2		Jatoft-Foti
29.	Mele Makau	16,365	98		Ofa Tupouniua	Steve Friedlander
30.	Bradley Gray	16,332	86		Robert Kanaan	Imran Satti
31.	Jesudieu Portilus	16,269		87.2	Fritznel Octave	Williams-Zophin
32.	Andrea Orendain	16,185	100		Alvin Hagens	Desi Dimitrova
33.	James Aalders	16,165		78.4	Muhammed Satti	Imran Satti
34.	Harvey Quinn	16,161		82.3	Elaine Kulawiak	Oldham-Bianchi
35.	Robert Ulreich	16,102		88.9		Jatoft-Foti
36.	Hussain Mohamed	16,068	98		Stuart Xu	Imran Satti
37.	Harrynarine Ramoutar	16,063		87.2	Syed Quadri	Theodore Pappas
38.	Jennifer Theriault	16,056	93		Ryan O'Malley	Imran Satti
39.	Sonia Ramirez	15,797		80.2	Sara Welch	Steve Friedlander
40.	Mark Lomonaco	15,797		74.6	Richard Mansfield	Altig-Orlovic
41.	Maren Conway	15,243		90.0	Marisa Willgruber	Chris Hernandez
42.	Kevin Ishikane	14,919		81.2		Altig-Orlovic
43.	Daniel Toshner	14,777		75.5	Joshua Olin	Altig-Orlovic
44.	Tyler Worstell	14,631	99		John Conard	Simon Arias
45.	Joey Kennedy	14,532		71.9	Ashlynn Orng	Altig-Orlovic
46.	Sandra Underwood	14,257		75.3	Andre Bent	Bob Olson
47.	Ashley Wenning	13,949		90.8	Daniel Hartwig	Surace-Smith
48.	Alexander Schwartz	13,948	87		Souleymane Bah	Chris Hernandez
49.	Joaquin Santos	13,886		78.8	Doreen Ryan-Foti	Jatoft-Foti
50.	Daniel Li	13,884	90		Patrick Stenglein	Altig-Orlovic

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Mark Neilson	\$307,998		81.0	Nicholas Lorence	Altig-Orlovic
*2.	Ryan Kendl	276,639		83.9	Nicholas Lorence	Altig-Orlovic
*3.	Dustin Dunbar	219,370		88.7		Altig-Orlovic
*4.	Roghie Hassan Loo	215,585		75.0	Byron Paz	Josh Chalom
*5.	Katie Massart	210,922		89.6	John McGrath	Altig-Orlovic
*6.	Max Quasem	197,504		85.8		Cohen-Cohen
*7.	Bruce Tan	185,739		84.9	Christopher Clark	Altig-Orlovic
*8.	Mike Sukhbaatar	177,553		89.1		Christine Judge
*9.	Ruben Soberanes	169,706		80.2	Doreen Ryan-Foti	Jatoft-Foti
*10.	Jonni Ng	166,484		79.2	Hunter Houvener	Altig-Orlovic
11.	Brian Welsh	166,013		76.4	Brian Welsh	Simon Arias
12.	Erez Shabtay	163,481		93.2	Cherri Xie	Altig-Orlovic
13.	Joseph Sarasin	152,011		74.8	Robert Dunn	Surace-Smith
14.	Bernadette Casciato	151,136		79.1	Brian Welsh	Simon Arias
15.	Amy Shui	150,252		86.3		Giglione-Ackerman
16.	Mark Lomonaco	149,664		74.6	Richard Mansfield	Altig-Orlovic
17.	Jeffrey Pearce	148,282		77.9	Sara Welch	Steve Friedlander
18.	Liliana Avila	146,017		74.6	Sara Welch	Steve Friedlander
19.	Sonia Ramirez	145,903		80.2	Sara Welch	Steve Friedlander
20.	Joey Kennedy	144,071		71.9	Ashlynn Orng	Altig-Orlovic
21.	Matt Flores	140,480		83.8		Cohen-Cohen
22.	Richard Luzaich	138,515		91.5	Ryan Stenglein	Altig-Orlovic
23.	Lora Beronja	135,206		89.7	Rebecca Klebsch	Chris Hernandez
24.	Michael Burningham	134,628		77.1	Richard Mansfield	Altig-Orlovic
25.	Ronald Rivera	129,967		83.3		Cohen-Cohen
26.	Omar Hashimi	127,336		79.2		Jatoft-Foti
27.	Brent Bowling	125,179		90.4	Matthew Parks	Surace-Smith
28.	Robert Ulreich	124,113		88.9		Jatoft-Foti
29.	Steven Stensrud	122,079		85.1	John McGrath	Altig-Orlovic
30.	David Ramirez	121,680		82.2	Doreen Ryan-Foti	Jatoft-Foti
31.	Benjamin Ainscough	121,425		73.4	Bobby Gujral	Altig-Orlovic
32.	Samson Adelufosi	120,747		85.5		Giglione-Ackerman
33.	Jesudieu Portilus	118,538		87.2	Fritznel Octave	Williams-Zophin
34.	Samvel Tigranyan	116,964		73.5		Cohen-Cohen
35.	Mark Bleier	116,410		87.8	Rebecca Klebsch	Chris Hernandez
36.	Brock Lampe	113,103		82.1	Brooke Spain	Brandon Cooley
37.	Alan Sedaghat	112,433		83.8	Bobby Gujral	Altig-Orlovic
38.	David Chen	111,087		83.2	Michelle Crowe	Simon Arias
39.	Ifeanyi Ufodu	109,471		79.7	Ala Awad	Alex Roland
40.	Ryan Vopat	107,656		76.4	Bradley Weigand	Surace-Smith
41.	Andrew Bishop	107,379		79.0	Nicholas Lorence	Altig-Orlovic
42.	Todd Homer	107,302		87.3	Michael Romeo	Oldham-Bianchi
43.	Jennifer Holliday	107,281		83.9	Jennifer Holliday	Jeffery Thiel
44.	Daniel Toshner	107,148		75.5	Joshua Olin	Altig-Orlovic
45.	Sherry Schick	107,015		80.1	John McGrath	Altig-Orlovic
46.	Christine Weatherspoon	106,984		80.5		Chad Panzer
47.	Denis Snyder	105,810		80.0	Sokol Fazliu	Simon Arias
48.	Roosevelt Jeanty	105,461		71.6	Henry Ingraham	Williams-Zophin
49.	Peter Hudousek	105,033		96.1	Ryan Bisanz	Brian Traboulay
50.	Violetta Goldman	104,257		78.0	Michael Romeo	Oldham-Bianchi

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

Supervising Agents



1. Lesina Ah Sue
Auckland, NZ



2. Milica Zivkovic
Schaumburg, IL



3. Moli Kaufusi
Auckland, NZ



4. Adam Huck
Columbus, OH



5. Soncya Williams
Nashville, TN

November Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Lesina Ah Sue	\$63,328	\$75,530	98		Stephen Hill	Steve Friedlander
2.	Milica Zivkovic	48,534	52,427	72.3		Marian Sertler	Sabrina Lloyd
3.	Moli Kaufusi	39,187	44,955	69.7		Ofa Tupouniua	Steve Friedlander
4.	Adam Huck	37,311	50,281	75.5		Zachary Hart	Surace-Smith
5.	Soncya Williams	31,744	38,023	84		AshLynn Orng	Altig-Orlovic
6.	Pauline Cresswell	23,273	28,992	100		Ofa Tupouniua	Steve Friedlander
7.	Liliana Avila	20,846	34,368	74.6		Sara Welch	Steve Friedlander
8.	Robert Schneiderman	20,522	34,450	90		Cynthia Schneiderman	Sabrina Lloyd
9.	Jeffrey Miller	19,945	24,155	88		Travis Picklesimer	Surace-Smith
10.	Steven Pirrello	19,832	19,832	96		Kascey Williamson	Chris Hernandez

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Moli Kaufusi	\$292,332	\$361,229	69.7		Ofa Tupouniua	Steve Friedlander
2.	Lesina Ah Sue	257,298	323,688	98		Stephen Hill	Steve Friedlander
3.	Milica Zivkovic	237,562	305,891	72.3		Marian Sertler	Sabrina Lloyd
4.	Robert Schneiderman	169,269	198,148	90		Cynthia Schneiderman	Sabrina Lloyd
5.	Eric Peyton	158,641	178,944	69.2		Zachary Hart	Surace-Smith
6.	Adam Huck	153,997	269,885	75.5		Zachary Hart	Surace-Smith
7.	Nicholas Scordos	135,777	171,904	71.9		Matthew Parks	Surace-Smith
8.	Mike Bray	135,329	151,933	77.4		Stuart Xu	Imran Satti
9.	Stephen Giddens	134,129	175,109	79.8		Michael Laramie	Steve Greer
10.	Arie Davis	132,462	209,322	74.6		Christopher Earle	Williams-Zophin

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Alex Torruella
Schaumburg, IL



2. Ratu Kani
Auckland, NZ



3. Daniel Walton
Columbus, OH



4. Eric Ebbitt
Pittsburgh, PA



5. Corey Helly
Eatontown, NJ



6. Marc Salvaggi
Cleveland, OH



7. Peter Hornbeck
Rochester, NY



8. Corey Hallam
Eatontown, NJ



9. Erin Moyer
Eatontown, NJ



10. Shayne Guinn
Evansville, IN

November Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Alex Torruella	\$81,924	\$102,995	70.9		Marian Sertler	Sabrina Lloyd
2.	Ratu Kani	60,225	65,293	97		Tere Diamond	Steve Friedlander
3.	Daniel Walton	56,884	91,693	77.5		Zachary Hart	Surace-Smith
4.	Eric Ebbitt	53,576	68,125	69.3		Matthew Diulus	Simon Arias
5.	Corey Helly	49,045	65,292	93		Michael Gerstein	Giglione-Ackerman
6.	Marc Salvaggi	44,867	91,529	81.1		Matthew Parks	Surace-Smith
7.	Peter Hornbeck	44,273	49,248	86		Brett Gryska	Oldham-Bianchi
8.	Corey Hallam	43,111	52,019	75.1		Mavrick Fredericks	Giglione-Ackerman
9.	Erin Moyer	42,721	47,261	76.4		Magda Figueiredo	Giglione-Ackerman
10.	Shayne Guinn	37,117	44,559	92		Zach Otto	Sabrina Lloyd
11.	Jorge Guerra	35,463	47,959	70.6		Evan Holzhauser	Giglione-Ackerman
12.	London Burnett	34,250	62,707	77.8		Michael Vasu	Surace-Smith
13.	Arthur Sigler	33,123	37,322	90		Brooke Spain	Brandon Cooley
14.	Patricia Fifer	32,283	40,091	92		Patrick Cremeans	Chris Lussier
15.	Gian-Paolo Diberardo	31,534	49,869	75.3		Krista Thieme	Brandon Cooley
16.	Christopher Akins	30,200	39,385	72.3		Ryan Hall	Laura Fisher
17.	Lisa Martin	30,117	31,133	87		Todd Harding	Oldham-Bianchi
18.	Amanda Hogan	29,714	41,851	74.6		Matthew Tumquist	Richard Correa
19.	Alon Fischer	29,530	40,515	73.1		Bobby Szwaja	Theodore Pappas
20.	Laaina Havea	28,145	47,056	81.8		Ofa Tupouniua	Steve Friedlander

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Alex Torruella	\$579,370	\$685,859	70.9		Marian Sertler	Sabrina Lloyd
*2.	Marc Salvaggi	525,542	749,786	81.1		Matthew Parks	Surace-Smith
*3.	Charles Ferrari	376,004	477,085	72.7		Randy Teyssier	Simon Arias
*4.	Daniel Walton	375,974	670,283	77.5		Zachary Hart	Surace-Smith
*5.	Eric Ebbitt	351,500	483,117	69.3		Matthew Diulus	Simon Arias
6.	Gian-Paolo Diberardo	347,610	464,149	75.3		Krista Thieme	Brandon Cooley
7.	Sione Maumau	338,299	486,097	71.5		Ofa Tupouniua	Steve Friedlander
8.	London Burnett	320,040	562,018	77.8		Michael Vasu	Surace-Smith
9.	Ashley Wenning	307,708	435,255	78.0		Daniel Hartwig	Surace-Smith
10.	Erin Moyer	300,563	351,235	76.4		Magda Figueiredo	Giglione-Ackerman
11.	Mohammed Moalawi	289,394	405,279	70.8		Syed Quadri	Theodore Pappas
12.	Joshua Cosentino	287,737	388,980	85.7		Brian Welsh	Simon Arias
13.	Ratu Kani	275,554	309,276	97		Tere Diamond	Steve Friedlander
14.	Nicole Sanders	270,451	544,432	74.2		Matthew Parks	Surace-Smith
15.	Michael Shaba	265,946	333,760	75.8		Ryan Bisanz	Brian Traboulay
16.	Mir Khan	265,020	331,055	75.8		Syed Quadri	Theodore Pappas
17.	Pamela Altman	256,724	299,926	78.1		Robert Dunn	Surace-Smith
18.	Harynarine Ramoutar	254,916	371,168	77.0		Syed Quadri	Theodore Pappas
19.	Jeremie Dupuis	254,868	262,915	71.3		Ryan O'Malley	Imran Satti
20.	Christopher Kennedy	246,196	400,253	80.2		Matthew Parks	Surace-Smith

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. **Zachary Hart**
Columbus, OH



2. **Matthew Parks**
Cleveland, OH



3. **Marian Sertler**
Schaumburg, IL



4. **Stephen Hill**
Auckland, NZ



5. **Tere Diamond**
Auckland, NZ



6. **Michael Gerstein**
Eatontown, NJ



7. **Ryan Hall**
Burlington, MA



8. **Michael Clemente**
Pittsburgh, PA



9. **Syed Quadri**
Flushing, NY



10. **Evan Holzhauser**
Eatontown, NJ

November Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Zachary Hart	\$125,134	\$203,502		74.0	Surace-Smith
2.	Matthew Parks	85,143	168,890		75.9	Surace-Smith
3.	Marian Sertler	83,470	103,435		69.6	Sabrina Lloyd
4.	Stephen Hill	83,233	140,845		71.2	Steve Friedlander
5.	Tere Diamond	82,473	88,348		70.0	Steve Friedlander
6.	Michael Gerstein	67,220	90,097		76.4	Giglione-Ackerman
7.	Ryan Hall	65,576	101,967		72.7	Laura Fisher
8.	Michael Clemente	65,418	91,511		72.1	Simon Arias
9.	Syed Quadri	61,987	108,538		72.8	Theodore Pappas
10.	Evan Holzhauser	61,735	99,645		73.4	Giglione-Ackerman
11.	Sara Welch	53,416	97,778		75.6	Steve Friedlander
12.	Michelle Crowe	50,413	70,517		76.8	Simon Arias
13.	Brett Gryska	47,003	94,647		71.1	Oldham-Bianchi
14.	Doreen Ryan-Foti	46,616	226,231		75.1	Jatoft-Foti
15.	Magda Figueiredo	46,390	64,226		76.3	Giglione-Ackerman
16.	Mark Kukielski	45,511	61,088		78.9	Eric Neal
17.	Todd Glazer	45,251	47,403		76.1	Joseph Diecedue
18.	Robert Kanaan	44,880	56,885		69.9	Imran Satti
19.	Bobby Szwaja	44,731	57,648		74.1	Theodore Pappas
20.	Mavrick Fredericks	43,525	53,714		71.0	Giglione-Ackerman

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Matthew Parks	\$1,283,122	\$2,112,819		75.9	Surace-Smith
*2.	Zachary Hart	1,199,312	2,528,557		74.0	Surace-Smith
*3.	Marian Sertler	826,099	1,054,671		69.6	Sabrina Lloyd
*4.	Ryan Wilson	748,899	1,203,297		72.5	Philip Prata
*5.	Robert Kanaan	725,936	1,071,939		69.9	Imran Satti
6.	Evan Holzhauser	715,808	1,020,592		73.4	Giglione-Ackerman
7.	Raymond Risucci	659,993	977,371		74.4	Dorian Oldham
8.	Syed Quadri	648,559	931,627		72.8	Theodore Pappas
9.	Ryan Bisanz	631,035	993,525		79.0	Brian Traboulay
10.	Michael Gerstein	625,735	803,638		76.4	Giglione-Ackerman
11.	Brett Gryska	603,642	1,122,226		71.1	Oldham-Bianchi
12.	Zach Otto	589,497	640,465		78.1	Sabrina Lloyd
13.	Michael Laramie	560,678	928,468		75.6	Steve Greer
14.	Mavrick Fredericks	559,377	791,750		71.0	Giglione-Ackerman
15.	Daniel Hartwig	549,169	1,026,237		76.4	Surace-Smith
16.	Stephen Hill	544,531	1,138,475		71.2	Steve Friedlander
17.	Doreen Ryan-Foti	541,107	2,578,193		75.1	Jatoft-Foti
18.	James Keefer	531,014	1,118,726		80.0	Simon Arias
19.	Steven King	530,479	970,025		75.0	Paul Rumbuc
20.	Tere Diamond	524,387	606,549		70.0	Steve Friedlander

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. **Thomas Vena**
Pittsburgh, PA



2. **Patrick Bendure**
Columbus, OH



3. **Brett Gryska**
Rochester, NY



4. **Robert Janev**
Schaumburg, IL



5. **Evan Holzhauser**
Eatontown, NJ

November Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$331,669	\$577,124		71.8	Simon Arias
2.	Patrick Bendure	273,990	413,522		74.6	Surace-Smith
3.	Brett Gryska	211,981	404,658		71.8	Oldham-Bianchi
4.	Robert Janev	176,630	245,026		70.9	Sabrina Lloyd
5.	Evan Holzhauser	170,995	241,971		71.9	Giglione-Ackerman
6.	Justin Adams	163,217	309,107		71.0	Simon Arias
7.	Michael Vasu	158,889	320,632		75.5	Surace-Smith
8.	Levar Morgan	126,777	215,166		73.5	Theodore Pappas
9.	Stephen Hill	118,931	188,629		71.5	Steve Friedlander
10.	Matthew Parks	113,230	214,295		76.0	Surace-Smith

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

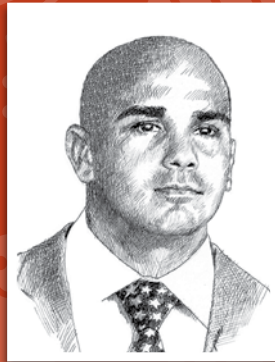
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	\$3,778,490	\$6,243,356		71.8	Simon Arias
*2.	Patrick Bendure	3,001,487	5,298,195		74.6	Surace-Smith
3.	Brett Gryska	2,548,899	4,870,634		71.8	Oldham-Bianchi
4.	Michael Vasu	2,415,074	4,160,439		75.5	Surace-Smith
5.	Robert Janev	2,235,451	2,806,451		70.9	Sabrina Lloyd
6.	Justin Adams	1,946,102	3,766,277		71.0	Simon Arias
7.	Bo Gentile	1,816,603	3,732,317		69.6	Williams-Zophin
8.	Evan Holzhauser	1,526,553	2,129,015		71.9	Giglione-Ackerman
9.	Matthew Parks	1,499,371	2,449,991		76.0	Surace-Smith
10.	Levar Morgan	1,416,366	2,129,068		73.5	Theodore Pappas

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Eric Giglione
CATEGORY II



David Ackerman
CATEGORY II



Chris Hernandez
CATEGORY III



Sabrina Lloyd
CATEGORY IV



Laura Fisher
CATEGORY V



Chad Panzer
CATEGORY VIII



Top Rookie

Christine Judge
Net ALP \$57,189



Top Start-Up

Chris Lussier
Net ALP \$91,550

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	72.8		\$503,909	\$537,500	94	21.5	115
II	Giglione-Ackerman	74.0		\$246,612	\$206,400	120	88.4	208
	Theodore Pappas	74.0		238,660	266,600	90	25.5	115
III	Chris Hernandez	78.1		\$176,224	\$163,400	108	32.0	139
	Richard Correa	75.4		147,350	163,400	90	23.3	113
IV	Sabrina Lloyd	71.1		\$176,630	\$129,000	137	13.8	150
V	Laura Fisher	73.4		\$85,140	\$98,900	86	16.3	102
VIII	Chad Panzer	90		\$26,610	\$32,250	83	38.6	121

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	72.8		\$5,904,343	\$5,912,500	99	2.8	102
II	Giglione-Ackerman	74.0		\$2,198,776	\$2,270,400	96	21.3	118
III	Chris Hernandez	78.1		\$1,984,482	\$1,797,400	110	27.7	138
IV	Sabrina Lloyd	71.1		\$2,237,321	\$1,419,000	157	57.0	214
V	Philip Prata	71.0		\$1,125,487	\$1,087,900	103	33.2	136
VII	Tiffany Roland	74.3		\$844,723	\$756,800	111	22.4	134

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Christine Judge	78.9		\$57,189
	Javier Sandoval		73.6	22,007
	Mack Doby	76		9,986
Start-Up	Chris Lussier	72.1		\$91,550
	Dorian Brown	89		40,111
	Mitch Duplantis	86		37,283
	Jared Cleckner	94		30,268
	Mathew Hart	96		30,052
	Roger Fung	84		28,214
	Scott Davis		74.4	25,346
	Jason Adamo	87		23,599
	Marko Jankovic	89		19,535
	Stephen Jubrey	93		15,987

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Christine Judge	78.9		\$661,550
	Javier Sandoval		73.6	434,156
	Mack Doby	76		139,432
Start-Up	Chris Lussier	72.1		\$578,977
	Scott Davis		74.4	553,288
	Mitch Duplantis	86		130,236
	Dorian Brown	89		119,633
	Jared Cleckner	94		113,519
	Roger Fung	84		105,848
	Mathew Hart	96		96,577
	Jason Adamo	87		94,890
	Stephen Jubrey	93		52,837
	Marko Jankovic	89		32,519

Public Relations



1. Chuck Hill
CATEGORY I
Lodi, CA



2. Susan Gilbert
CATEGORY I
Chicago, IL



1. JT Tasker
CATEGORY II
Rochester, NY



2. Lacy Martin
CATEGORY II
Houston, TX



1. Karrie Hibbard
CATEGORY III
Indianapolis, IN



2. Jennifer Sprout
CATEGORY III
Toronto, ON



1. Darrell Dorey
CATEGORY IV
Mahone Bay, NS



2. Ken Altizer
CATEGORY IV
Mt Nebo, WV



1. Shane Knowles
Cape Elizabeth, ME



1. Karrie Hibbard
Indianapolis, IN



1. JT Tasker
North Chili, NY

Public Relations categories are as follows:
 Category 1: Population over 8,500,000
 Category 2: 6,500,000 to 8,499,999
 Category 3: 4,000,000 to 6,499,999
 Category 4: Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

November Production				
Category	Rank	Name	Production in Cards	Manager
I	1.	Chuck Hill	7,611	NorCal & Reno/Susan Fuldauer
	2.	Susan Gilbert	2,602	Chicago/Dawn Trudden
	3.	Brenda Di Somma	2,119	New Jersey/Billy Sauers
	4.	Stephen Matous	1,726	Michigan/Michelle Baxter
	5.	Krissa Hensley	1,630	Ohio/Judy Spade
II	1.	JT Tasker	3,626	NY State/Billy Sauers
	2.	Lacy Martin	2,304	Houston/Christa Davis
	3.	Erica Dalager	2,087	Minnesota/Patti Morgan
	4.	David Scalisi	2,022	NY State/JT Tasker
	5.	Robin Andrade	1,486	E Mass & RI/Patrena Smith
III	1.	Karrie Hibbard	2,147	Indiana/Tami Williams
	2.	Jennifer Sprout	1,204	Toronto/Debbie Enstedt
	3.	Mario Soljan	1,168	New Zealand/Steve Friedlander
	4.	Nicole Schneider	1,160	Minnesota/Erica Dalager
	5.	Amanda Cross	1,105	Kentucky/Tami Williams
IV	1.	Darrell Dorey	4,371	Maritimes/Melissa Lively
	2.	Ken Altizer	2,700	West Virginia/Tami Williams
	3.	Shane Knowles	1,852	Maine & NH/Patrena Smith
	4.	Anna Guido-Rohrer	1,833	Southern OH/Tami Williams
	5.	Steven Orcheron	1,779	British Columbia/Jacqueline Lowe
Rookie	1.	Shane Knowles	1,852	Maine & NH/Patrena Smith
IceBreaker	1.	Karrie Hibbard	2,147	Indiana/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production				
Category	Rank	Name	Production in Cards	Manager
I	*1.	Chuck Hill	32,176	Nor Cal & Reno/Susan Fuldauer
	*2.	Brenda Di Somma	24,641	New Jersey/Billy Sauers
	3.	Malka Arony	24,098	Arizona/Beth Farm
	4.	Rona Pileggi Spano	17,895	Chicago/Dawn Trudden
	5.	Judy Spade	16,365	Ohio/Michelle Baxter
II	*1.	Robin Andrade	24,841	E Mass & RI/Patrena Smith
	*2.	Lacy Martin	12,739	Houston/Christa Davis
	3.	Hether Adams	10,100	Houston/Christa Davis
	4.	Tami Williams	9,333	Indiana/Michelle Baxter
	5.	JT Tasker	8,238	NY State/Billy Sauers
III	*1.	David Blaisdell	14,350	TN & SW NC/Rosanna Gill
	*2.	Mario Soljan	12,334	New Zealand/Steve Friedlander
	3.	Travis Daniels	11,710	Pennsylvania/Katherine Kidder
	4.	Julia DiBartolomeo	11,178	Arizona/Maureen Roberts
	5.	Nicole Schneider	11,103	Minnesota/Erica Dalager
IV	*1.	Ken Altizer	27,937	West Virginia/Tami Williams
	*2.	Christina Stableford	13,362	North Carolina/Rosanna Gill
	3.	Darrell Dorey	12,804	Maritimes/Melissa Lively
	4.	Lori Vaughn	12,134	Oregon/Rachelle Valdez
	5.	Anna Guido-Rohrer	11,754	Southern OH/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

November Results			
Rank	Name	Card Growth	Director
1.	JT Tasker	6,165	Billy Sauers
2.	Tami Williams	5,864	Michelle Baxter
3.	Laurie Onasch	2,184	Billy Sauers
4.	Patrena Smith	1,924	Denise Gilbert
5.	Jacqueline Lowe	1,905	Debbie Enstedt

YTD Results			
Rank	Name	Card Growth	Director
*1.	Judy Spade	26,060	Michelle Baxter
*2.	Christa Davis	14,668	Patti Morgan
*3.	Jay Bentley	14,039	Patti Morgan
4.	Erica Dalager	7,482	Patti Morgan
5.	Laurie Onasch	5,898	Billy Sauers

Congratulations to our November Bonus Earners!

Heather Adams	Vivian Dwyer	Timothy Leary	Chas Robinson
Sue Akers	Viki Farr	Larry Lozano	Irene Rurycz
Marlene Alen	Lee Fivenson	Dianna Lueke	David Scalisi
Ken Altizer	Mark Gagliardi	Amanda MacDonald	Nicole Schneider
Tony Anderson	Susan Gilbert	Patricia Marsh	Crystal Senour
Robin Andrade	Laurie Gruber	Lacy Martin	Rona Pileggi Spano
Lisa Bennett	Lisa Guay	Stephen Matous	Donald Spohn
Gabriela Berloni	Anna Guido-Rohrer	Lisa McGee	Jenny Sprout
Vicki Blood	Adrienne Hamby	Erin McKee	Christina Stableford
Deborah Brownlie	Holland Harriss	Mollie Miller Merrett	Cynthia Syvanych
Lou Nell Busby	Jerry Hartnett	Amanda Mlinaz	Kalie Taylor
Diane Caballero	Jenny Hearn	Robert Moran	Jessica Treybick
Fran Christie	Krissa Hensley	Stefani Morrow	Leo VanDenBussche
Cheryl Cook	Karrie Hibbard	George Murry	Lori Vaughn
Amanda Cross	Brett Hulme	Pater Nielsen	William Verbeten
Travis Daniels	Simone Johnson	Tim O'Connor	John Wagner
Robin Denham	Sandra Knapp	Steve Orcheron	Jace Wainwright
Julia DiBartolomeo	Shane Knowles	Kathleen Pappas	Al Wall
Brenda Di Somma	Marilyn Kohlhase	Nicole Pate	Lisa West
Jeanette Dodd	Michelle Korb	Janis Pitts	Jenny Williams
Darrell Dorey	Donna LaMontagna	Cas Robinson	Paul Winslow

WORLD'S GREATEST BONUS

1



ALAN SEDAGHAT
\$14,225
Altig-Orlovic

2



DUSTIN DUNBAR
\$5,357
Altig-Orlovic

3



BERNADETTE CASCIATO
\$4,521
Simon Arias

4



RYAN KENDL
\$3,599
Altig-Orlovic

5



KATIE MASSART
\$3,541
Altig-Orlovic

NOVEMBER BONUS LEADERS

November Bonus Payout: \$1,142,990
November Bonus Qualifiers: 2,604

- \$14,225 Alan Sedaghat
- 5,357 Dustin Dunbar
- 4,521 Bernadette Casciato
- 3,599 Ryan Kendl
- 3,541 Katie Massart
- 3,457 Erez Shabtay
- 3,456 Benjamin Ainscough
- 3,443 Brandon Summerton
- 3,300 Max Quasem
- 3,245 Mark Neilson
- 3,186 Helen Taylor
- 3,161 Steve Marker
- 3,151 Harvey Quinn
- 3,140 Robert Ulreich
- 3,131 Andrzej Sertler
- 3,048 Paul Freeman
- 2,986 Omar Hashimi
- 2,972 Maren Conway
- 2,914 James Aalders
- 2,853 Sonia Ramirez
- 2,800 James Smith
- 2,798 John Cochrane
- 2,761 George Kamel
- 2,691 Troy Plummer
- 2,651 Peter Hallett
- 2,649 Mele Makau
- 2,640 Kelly McDonald
- 2,620 Patricia Lambert
- 2,576 Michael van Delft
- 2,568 Jesusdieu Portilus
- 2,541 Michael Messmer
- 2,534 Joseph Sarasin
- 2,528 Angela DeVivo
- 2,438 Daniel Toshner
- 2,428 Andrea Orendain
- 2,418 Larry Alexander
- 2,412 Richard Carter
- 2,408 Roghie Hassan Loo
- 2,389 Jose Rubio
- 2,381 Jonni Ng
- 2,361 Niurka de Armas-Duran
- 2,355 Anthony Sava

- \$2,353 Christopher Botelho
- 2,309 Thomas King
- 2,306 Massoud Vaziri
- 2,299 Jennifer Theriault
- 2,293 Mike Sukhbaatar
- 2,263 Sal Giacchi
- 2,258 Hussain Mohamed
- 2,231 Soraya Ahmed
- 2,195 Bradley Gray
- 2,195 Tyler Worstell
- 2,184 Peter Hudousek
- 2,182 Stone Maumau
- 2,172 Ruben Soberanes
- 2,163 Bruce Viaje
- 2,140 Laaina Havea
- 2,124 Sandra Underwood
- 2,119 John Catalano
- 2,086 Rita Charles
- 2,086 Ifeanyi Ufodu
- 2,046 Brian Hutchings
- 2,039 Christine Weatherspoon
- 2,032 Harrynarine Ramoutar
- 2,029 Ashley Wenning
- 2,013 Michael Burningham
- 2,013 Lesina Ah Sue
- 2,013 Craig Strompf
- 1,996 Joaquin Santos
- 1,989 Sean Grant
- 1,984 Corey LaVigne
- 1,979 Yihao Chen
- 1,976 Bryan Juskiw
- 1,968 Alexander Spooner
- 1,937 Cynthia Craig
- 1,924 Joseph Shanks
- 1,918 Robert Simmen
- 1,912 Karen Bustamante
- 1,908 Jennifer Beckett
- 1,896 Elyse Bryan
- 1,890 Bruce Tan
- 1,882 Lora Beronja
- 1,876 Mark Lomonaco
- 1,864 David Brooks

- \$1,862 Joselyn Goodrich
- 1,851 Andrew Bishop
- 1,846 Garret Kun
- 1,825 Steven Bensinger
- 1,820 Anthony Reddick
- 1,817 Nicole Neary
- 1,807 Bernard Oliphant
- 1,802 Ralph Matarese
- 1,795 Mavae Tuuheava
- 1,791 Amandeep Gill
- 1,777 Beth Snow
- 1,771 Samvel Tigranyan
- 1,769 Steven Stensrud
- 1,750 Adrian Segalla
- 1,748 Mark Bleier
- 1,747 Brittany Duvall
- 1,720 Hehenga Tupouniua
- 1,719 Sandra Linse
- 1,715 Alix Albright
- 1,711 Kevin Wally
- 1,695 Benjamin Mancillas
- 1,684 Mary Maida Fujii
- 1,681 Xander Davis
- 1,656 Jace Baxter-Bowen
- 1,639 Orby Kelley
- 1,633 Victoria Perea
- 1,632 Timothy Cruise
- 1,631 Harold Durana
- 1,627 Christine Augustus
- 1,623 Anthony Brutto
- 1,609 Andrew Culver
- 1,606 Josalyn Maginnis
- 1,599 Ryan Flournoy
- 1,599 Kehinda Pryor
- 1,595 Jennifer McGraw
- 1,577 Ronald Rivera
- 1,573 Jewel Nash
- 1,572 Alma Barriga-Gonzalez
- 1,571 Liliana Avila
- 1,571 Arnold Iacoviello
- 1,568 Jose Lopes
- 1,564 Violetta Goldman

- \$1,559 Freya Jones
- 1,552 Daniel Li
- 1,550 Noah Shahin
- 1,543 Jorge Morales
- 1,536 Brian Gilmore
- 1,523 James Pyle
- 1,518 Christina Meyer
- 1,516 Stone Ika
- 1,511 Eugene Kashkin
- 1,511 Dylan Gardner
- 1,501 Gabriel Manzo
- 1,489 Douglas Zigby
- 1,480 Denis Snyder
- 1,476 Graeme Orr
- 1,472 Sherry Schick
- 1,471 Britanny Garland
- 1,455 Tyler Hand
- 1,447 Alfred Uipa
- 1,440 David Norman
- 1,434 Elizabeth Lo
- 1,425 Katherine McQuade
- 1,424 Nicole Tidey
- 1,419 Devon Gillissie
- 1,416 Roosevelt Jeanty
- 1,414 Iman Chehli
- 1,414 John Salvaggi
- 1,408 Inna Grigorov
- 1,408 Veronica Alvarado
- 1,405 Stephanie Novel
- 1,403 Duni Olusegun
- 1,401 Tyler Souza
- 1,400 Raymon Reynolds
- 1,395 Anacleto Arevalo
- 1,391 Darrell Ballard
- 1,380 Charrise Parks
- 1,376 DeAnthony Hartman
- 1,370 Ryan Feehan
- 1,357 Fran Kolos
- 1,353 Heidi Heil
- 1,353 Ross Ewen
- 1,353 Derrick Gray

- \$1,353 Shahab Mahdavinejad
- 1,352 Richard Luzaich
- 1,344 Christine Araujo
- 1,335 Jillian Libenson
- 1,330 Cleopatra Sola
- 1,328 Popua Taukolo
- 1,327 Jeremy Gibson
- 1,326 Adam Stowe
- 1,323 Danie Frenette
- 1,321 Stuart McKenzie
- 1,316 Donald Masker
- 1,310 Robert Elliotte
- 1,308 Vaipou Vaoga
- 1,307 Tatjana Tikhonov
- 1,306 Christopher Weglarz
- 1,302 Mele Holani
- 1,302 Lleison Martinez
- 1,299 Jonathan Kitzmiller
- 1,294 Nancy Martin
- 1,286 Jamie Hurikino
- 1,285 Rati Ropiha
- 1,283 Brent Bowling
- 1,278 Aaron Lagier
- 1,278 Dan Snyder
- 1,277 Pedram Mousavi
- 1,275 Steve Svendson
- 1,272 Nasrin Hossein-Abadi
- 1,269 Rosita Tumpap
- 1,262 Aaron Quade
- 1,258 Javier Diaz
- 1,256 Christian LaBoy
- 1,252 Christian Bolivar
- 1,251 Odilia Goulart
- 1,245 Lamine Diakhate
- 1,243 William Hiering
- 1,241 Tyler Jackson
- 1,236 Juan Venegas
- 1,235 Karen Davis
- 1,235 Jinzhou Zhao
- 1,234 Antonio Singleton
- 1,233 Thomas Tulowiecki
- 1,232 David Kauchak
- 1,229 Jacqueline Stewart
- 1,225 David Watkins
- 1,224 Shesta Knotts
- 1,210 Nelson Saladen
- 1,205 Richard Sewell
- 1,205 Jonathan Morales
- 1,202 Robert Park
- 1,195 Kareem Mutia
- 1,191 Solomone Havea
- 1,191 Marcus Martin
- 1,191 Dustin Edgell
- 1,189 Jarrett Semler
- 1,188 Janalee Lucas
- 1,185 Ruben Terrero
- 1,184 John Passi
- 1,184 Elias Boles
- 1,183 Michael Schumacher
- 1,182 Daniel Dunham
- 1,176 Cynthia Sittig
- 1,174 Jennifer Jantzen
- 1,169 Steven Sibelman
- 1,168 Alex Berezenko
- 1,166 Maria Iosia

- \$1,157 Kevin Ishikane
- 1,156 Michael Stuver
- 1,155 Chena Blair
- 1,154 Angel Martinez
- 1,153 Zachary Bradshaw
- 1,151 Seneca Birchmore
- 1,148 Jesse Atatai
- 1,146 Matevaka Agaifo
- 1,143 Benjamin John
- 1,141 Adam Huck
- 1,141 Brittney Hawley
- 1,141 Jason Ryan
- 1,141 Jacqueline LaBlanc
- 1,139 Daniel LaFontaine
- 1,136 Melinda Jacobs
- 1,135 Kevin Haines
- 1,133 Heather Miller
- 1,131 Brittany Rhoads
- 1,129 Cherri Xie
- 1,127 Jamie Schulz
- 1,122 Ryan Vopat
- 1,122 Dana Beamesderfer
- 1,114 Regina Duval
- 1,110 Katalina Halaunga
- 1,096 Steven Campbell
- 1,095 Alaine Reed
- 1,094 Danny Favreau
- 1,094 Brian Williams
- 1,087 Kayla Taylor
- 1,085 Ashley Wortman
- 1,080 Kyle Schimizzi
- 1,080 Todd Engelson
- 1,070 Edwin Rodriguez
- 1,068 Laura Archbold
- 1,056 Jessica Derryberry
- 1,056 Daniel Bauer
- 1,053 Mele Latu
- 1,051 Donald Fillingier
- 1,050 Hakan Ozalpaskan
- 1,050 Carrie Kollmar
- 1,046 Erika Martinez
- 1,046 Janine DiMuzio
- 1,042 John Alderson
- 1,039 Matthew Landry
- 1,027 Janaya Stephens
- 1,025 Adam Leutner
- 1,024 Patrick Donovan
- 1,024 Lata Selui
- 1,022 Soonalote Taogaga
- 1,020 Jenna Gula
- 1,019 Ernest Powell
- 1,018 David Palmer
- 1,012 Candice Rezzo
- 1,010 Joey Kennedy
- 1,006 Katrina Campbell
- 1,005 Josela Reales
- 1,004 Collins Appiah
- 1,002 Michael Craft
- 1,001 Melanie Bennett
- 997 Joy Vann-Austin
- 997 Sondus Rana
- 994 Rakesh Ramkarran
- 992 Layne Ford
- 990 Tracie Bettencourt-Mejias
- 989 David Gonzales

- \$987 Briony Dalton
- 986 Joseph Hauptman
- 985 Miriam Heaton
- 974 Derek Winslow
- 971 Raymond Vasquez
- 970 Jeremy Schroeder
- 969 Roberto Navarro
- 965 Melissa Losk
- 964 Dawn Selden
- 964 Susan Haas
- 962 Jeremy Anderson
- 960 Samson Adelufosi
- 960 Barbara Dunovits
- 959 Kelly Hassert
- 947 Alicia Wackenreuter
- 947 Susan Sereke
- 945 Vakhtang Nazaryan
- 945 Victor Wise
- 942 Craig Ebinger
- 941 A Suneth De Alwis
- 940 Andre Hawithorne
- 940 Joseph Kesich
- 939 Michael Kachenmeister
- 934 Douglas MacFarlane
- 934 Lineti Pasikala
- 933 Sunny Kalu
- 929 Rob Speers
- 929 M Shane Metzbower
- 923 David Ramnarine
- 922 James Ryan
- 921 David Schlagheck
- 920 Gian Trinidad
- 920 Taifau Ahkuoi
- 918 Unique Hunnicutt
- 917 James Golden
- 916 Ruben Recinos
- 915 Troy Williams
- 914 Melanie Schnipke
- 914 Musediq Abdul
- 913 Heather Southern
- 910 Jarrod Carozza
- 909 Bernard Ballou
- 909 Cristi Huffman
- 907 Dustin Kiss
- 907 Katarzyna Jozwiak
- 905 Arnulfo Haro
- 904 Kristina McLain
- 901 Maria Tautilili
- 900 Erna Gasanin
- 898 Kasali Kotun
- 897 Meghan Karraba
- 893 Carrie Gardner
- 891 Michael Warren
- 888 Brett VanEffen
- 887 LaToya Clark
- 886 Falekithoa Maliukaetau
- 885 Christopher Velazquez
- 881 Jorge Alvarez
- 879 Jackie Beckham
- 877 Gerald Wright
- 873 Annecia Hogg
- 873 Sophie Canestrelli
- 873 Steven Sparkes
- 873 Ramon Velasquez
- 872 Sokol Fazliu

- \$872 Carmela Pellen
- 872 Yadollah Pourjalali
- 872 Dominick LeGrande
- 872 Mahadai Kryshundayal
- 871 Michael Cardoso
- 871 Roneesha Johnson
- 869 David Chen
- 868 Steven Barbesh
- 866 Casey Sperzel
- 863 Charles Marshall
- 862 David Gurley
- 860 Hugo Santos-Suarez
- 860 William Archer
- 859 Shelly Stambach
- 858 Shadya McLean
- 858 Pauline Cresswell
- 857 John Whaley
- 856 Shakisha Rivers
- 856 Toriano Landau-Bogan
- 855 Choice Tulisi
- 854 Milo Moorhead
- 854 Amanda Hogan
- 853 Adalberto Garcia-Moreno
- 853 Michael Nowak
- 852 Anthony Gropelli
- 851 Raymond Dent
- 850 Samuel Vasquez
- 849 Corinne Castle
- 849 Kalaire Williams
- 849 Sarah Dulany-Gring
- 847 Shane Hastings
- 845 Brandon Jones
- 842 Jonathan Izquierdo-Rosito
- 839 Sean LaCroix
- 839 Theresa Bunch
- 838 Zachary Farrell
- 837 Laura Dombroski
- 837 Lawrence Hauck
- 835 Charla Potempa
- 832 Goran Elovsson
- 831 Talise Liu
- 829 Barbie Stillwell
- 828 Suzana Serratos
- 828 Brandon Higginbotham
- 826 Nadia Million
- 822 Kevin Colopy
- 821 Patrick Kushla
- 821 Shelby Poston
- 819 Tiangahoro Hemopo
- 817 Cleo van Zelst
- 817 Tinaka Knight
- 809 Samy Jacques
- 808 David Wix
- 807 Jason Hawkins
- 804 Jennifer Young
- 804 Annemarie Diola
- 802 Caroline Dorsett
- 800 Martha Hernandez
- 799 Riley Peters
- 797 Michael Poaps
- 795 John Franklin
- 795 Sagar Patel
- 794 Nicholas Birdsall
- 792 Jenny Alvarez
- 790 Nasser Rezaei

WORLD'S GREATEST BONUS - CONTINUED

\$788	Matthew Szwet	\$722	Ronnie Hurst	\$658	Micah Focken	\$598	Jacob Abbott	\$539	Peer Shmelzer
787	Benton Tong	721	Delroy Phang	658	Phillip Kogel	597	Bradley Abbeduto	538	Jeffrey Miller
785	Makerita Malo	720	Trent Mathis	657	Patricia Cicerale	597	Fengchuan Ko	538	James Swartz
784	Ashley Ruhl	717	Amy Skalsky	655	Timothy Gallegos	597	Olive Dingley	536	Anthony Windisch
783	Paulo Miranda	717	Sathnarine Kumar	655	Oliver Nivaud	597	Baron Despanie	536	Sonja Koryhaio
782	Rowena Keren	717	James Brumgard	654	Natalie Soboleva	597	Amy Dunavan	535	Jamie McCrea
782	Evan Thomas	717	Michael Windau	653	Todd Homer	596	Carly Ferraro	535	Cody Toth
781	Patrick Lesatele	715	Ryan Hernandez	653	John Cavalcante	596	Richard Palmer	534	George Oshea
780	Daryl Williams	713	Sarah Gilley	649	Michael Laramie	596	Vaiputasi Liaiga	533	Tonya Lundeen
780	Eric Thompson	712	Charles Thomas	648	Charles Combs	595	Krystena King	533	Tyler Kent
779	Jennifer Stuart	712	Kenneth Orlando-Seidel	647	Michelle Marshall	595	Lary Johnson	532	Jolene Gettinger
778	Rita Eisenrager	712	Angelique Lavaly	645	Cornelius Jones	594	Diana Ruedy	531	Kelvin Sherrod
777	Ellen Schultz	711	Jhameka Quarles	645	Jaem Jones	592	Raudel Santos	528	Nicole Wells
775	Kevin Harden	711	Patrick Morrison	644	Kimberly Cooper	591	Elaine Magana	527	Michael Follett
774	Patrick Guthrie	711	Ronald To	644	Caitlin Tufts	591	Aaron Hayes	526	Anthony Quinn
772	Aisea Ma	709	LaTonya Tucker	644	Gregory Hayman	590	Julian Morris	526	Gregory Henderson
771	Melissa Burt	708	Phillip Perrin	642	Lynn Doolittle	589	Sashi Karan	525	Peter Kaplanis
770	Angel Patryluk	708	Tina Phongsavath	641	Kelvin Douglas	588	Avram Pinto	524	Teng Lim
770	Jennifer Holliday	707	Virginia Grimm	636	Nial Samsoundar	586	Janelle Goodell	524	Ryan Roberts
770	Brian Morse	705	Michelle Crowe	635	Nicholas Scordos	586	Shorne Brown	524	David Hudgins
769	Denise Ewin	705	James Gallo	634	Rachael Trader	585	Craig Lawson	523	Brittani Ellis
766	Maria Esposito	704	Marissa Boo	634	Joy Stephenson	583	Samneang Prom	523	Raymond Ross
764	Breanna Vertz	703	Gregory McDuffie	633	Bernardo Lopez	583	Nathan Brown	523	Lawrence Broussard
764	Tina Bratz	702	Anthony Rizzo	630	Jimmy Tchen	582	Christin Fenter	522	Blake Simmons
762	Lile Sitagata	702	Brian Monroe	630	Lockert Johnson	581	Caleb Drake	522	Terri Peters
759	Donna Ropiha	701	Mark Caraway	628	Philip Voelker	580	Mynor Lemus	521	Aaron Byrd
758	Thomas Yarbrough	701	Janice Moseychuck	627	Samantha Marsh	580	Felicia Minazadehadib	520	Janice Burton-Sybron
757	Erik Brudos	700	William Mackenzie	626	Gabrielle Warrick	580	Daniel Hanson	520	Joseph Mavin
756	Kathleen Nick	698	Kevin Lewis	626	Adam Wolcott	578	Yvette Nelson	519	Scott Montgomery
754	Igor Melcharek	698	Baron Olden	626	Pamela Williams	577	Christopher Climer	518	Nathaniel Harper
752	George Lahamedjian	696	Maria Montejano Mariscal	625	Tara Martinez	576	Megan Delaney	517	John Reilly
752	Eric LaBossiere	695	Anthony Bates	622	Robert Granzow	575	Africa Shears	517	Anthony Jones
752	Herivelto Pereira	692	Shela Charlot	621	Daymon Green	573	Howard Dotson	517	Twalya Alexander
751	Christopher Rodriguez	691	Victoria Wippich	620	Glenn Woodley	572	Paul Samra	516	Marc Zeyak
750	Lafi Papalii	690	Vance Rountree	619	Albert Alexander	571	Thomas Longino	514	Debra Dextradeur
750	Nathan Montgomery	689	Joseph Locastro	616	Amanda Dionne	571	Alyssa Waldman	511	Kaywana Andrew
749	Elliot Potter	687	Ashley Catanzaro	615	Andrew Leah	570	Tiueti Maamaloa	511	Matthew Bell
748	Olga Tsymbal	686	Patricia Romero-Otero	615	Melissa Schrock	570	Anthony Murray	509	Lisa Jones
747	Alfredo Nevarez	686	Lionel Schwenke	615	Richard Whyte	570	Amos Slipchuk	509	Christopher Hintz
746	Crystal Reeves	684	Bradley Organs	614	Ross Larson	569	Mackenzie Ball	508	Ruben Robinette
744	Jorge Guerra	684	Emil Aldridge	614	Salome Fuimaono	568	Taji Mixon	507	Alexandra Beddouk
743	Muhammed Ashraf	683	Bilal Farsakh	614	Malyssa Cleveland	565	Kenneth Cargill	506	Sidney Rodgers
743	Michael Lecesse	683	Curt Snow	613	Daakeayi Karbieh Dorliae	564	Aldrich Hsu	506	Kelly-Ann McBridge
743	Loc Nguyen	682	Glen Sprigg	613	Gail LaCroix	564	Pascal Amar	505	Jared Bowling
742	Oleg Novitchii	682	Ryan Landmark	612	Everton Brooks	562	Tiffani Tavormina	505	Gabriela Sime
742	Jean Joseph	682	Steven Wills	611	Jason Riha	561	Litia Bentley	505	Lucy Pene
740	Angela Bauer	681	Cindy Ligsay	611	Stalin Ortega	560	David Ramirez	505	Molly Petrone
740	John Napiza	678	Kelley Solomon	609	William Parmeter	560	Yusuf Ahmad	504	Mina Saadalla
739	Larry Finch	678	Brett Maurice	608	Randi Wilson	558	David McCusker	504	Akbar Hosseini
738	Adelfa Parinas	677	James Keefer	608	Sally Wilson	557	Desmond Jones	504	Aissa Diehl
736	Dinesh Ghising	674	Mike Lade	606	Dashawn Evans	555	Jennifer Wehrle	503	Donte Grant
734	Michelle Simons	673	Justin Tyburski	606	Corey Moore	554	Donald Gregoire	503	Teresa Fox
733	Joseph Hedborn	673	Vyacheslav Honcharuk	605	Bryon Eddinger	553	Salamaanaia Ahkuoi	503	Jocelyn Bolito
732	Rena Hona	671	Edward DeFurio	604	Patricia Torres De Riddell	545	Arie Davis	502	Evan Worrell
730	Richard Barbour	670	Taneshia Solomon	603	Scott Chrisman	545	Raquel Craig	502	Susan daCruz
730	Bechir Abboud	668	Jordan Fenrich	601	Norman Lane	545	Brandi Graff	502	Joshua Cosentino
728	Alexander Holmes	668	Justin Sloat	601	Amanda Zophin	542	Ashley Barnes	502	Jason von Rosenberg
728	Joan McKee	662	Anthony Vuolo	601	Branden Griffin	541	Daniel Bean		
723	Alonzo Rogers	659	Monique Rocke	600	Patrick Fraley	541	Tasha Marker		
723	Raymond Angeles	658	Bradley Kampmeier	599	John Krukar	540	Cherie Mohn		



LEADERSHIP BONUS



1 **OFA TUPOUNIUA**
\$22,460
Steve Friedlander

2 **ZACHARY HART**
\$22,231
Surace-Smith

3 **DOREEN RYAN-FOTI**
\$15,162
Jatoft-Foti

4 **STEPHEN HILL**
\$14,152
Steve Friedlander

5 **MATTHEW DIULUS**
\$14,025
Simon Arias

NOVEMBER BONUS LEADERS November Bonus Payout: \$757,272

November Bonus Qualifiers: 747

\$22,460 Ofa Tupouniua	\$4,431 Darron Hacker	\$2,453 Melinda-Rae Lyse	\$1,497 James DePetro
22,231 Zachary Hart	4,414 Joshua Olin	2,429 Randy Teyssier	1,491 Dustin Surace
15,162 Doreen Ryan-Foti	4,413 Robert Dunn	2,422 Mavrick Fredericks	1,482 Pauline Cresswell
14,152 Stephen Hill	4,339 Michael Vasu	2,395 Milica Zivkovic	1,478 Craig Strompf
14,025 Matthew Diulus	4,304 Blake Higuchi	2,394 Patrick Rieger	1,467 Volodymyr Derevyanyy
13,686 Matthew Parks	4,115 John Conard	2,352 Ryan Tucker	1,467 Aaron McLean
12,069 Tere Diamond	4,013 Souleymane Bah	2,313 Tony Geer	1,465 Eric Ebbitt
11,723 Sara Welch	3,911 Lucky Faaititi	2,258 Ashlynn Orng	1,422 Ruben Santillana
10,978 Marian Sertler	3,893 Chad Potts	2,257 Marc Salvaggi	1,404 Ibrahim Bah
9,439 Michael Clemente	3,744 Dan Nebraski	2,193 Stephen Jeung	1,383 Devin Adams
8,689 Michael Gerstein	3,625 Ryan O'Malley	2,184 Matthew Girard	1,373 Joshua Dishong
7,810 Cynthia Schneiderman	3,596 Reynolds Akuamoa	2,103 Drew Frazier	1,350 Travis Picklesimer
7,683 Robert Kanaan	3,562 Ryan Wilson	2,098 Samuel Cohen	1,344 Jorge Guerra
7,672 Evan Holzhauer	3,554 Henry Ingraham	2,061 Robert Schneiderman	1,344 Alex Torruella
7,235 Brian Welsh	3,449 Samneang Prom	2,029 Rita Haidinger	1,340 Tara Weisz
7,162 Michael Romeo	3,332 Nicholas Lorence	2,026 Alfred Taren	1,327 Mark Hileman
7,156 Marisa Willgruber	3,270 Krista Thieme	2,009 Ryan Stenglein	1,311 Michael C Williams
6,931 Syed Quadri	3,265 Zach Otto	1,997 Matthew Turnquist	1,298 Julie McQuoid
6,909 Bobby Gujral	3,254 Matthew Conrad	1,984 Daniel Bauer	1,282 Steven Pirrello
6,836 Stuart Xu	3,249 Ransey Vazquez	1,923 Corey Helly	1,264 Nasr Quadri
6,434 Ryan Bisanz	3,139 I-Perfection Harris	1,907 Scott Wheeler	1,259 Bryon Welch
6,390 Mark Kukielski	3,115 Michael Laramie	1,884 John Napiza	1,259 Brandon MacDonald
6,327 Ala Awad	3,089 Britton Costa	1,849 Adam Huck	1,254 David Guzman
6,010 Ryan Hall	3,063 Natalie Wagner	1,827 Jeremie Dupuis	1,252 Paul Samra
6,000 Magda Figueiredo	2,982 Patrick Stenglein	1,787 Michael Mandella	1,247 Jessica Wilhite
5,979 Brett Gryska	2,963 Robert Shafer	1,777 Corey Hallam	1,246 Lisa Martin
5,773 Byron Paz	2,957 James Keefer	1,765 Amie McCracken	1,234 Corey Neff
5,633 Todd Harding	2,952 Erin Allen	1,745 Liam Flaherty	1,226 Timothy Bugge
5,343 Nicholas Moore	2,901 Moli Kaufusi	1,737 Daniel Walton	1,223 Lee Smith
5,201 Daniel Hartwig	2,890 Ratu Kani	1,712 Levar Morgan	1,203 Erin Moyer
5,155 Jordan Chalom	2,884 Lesina Ah Sue	1,699 Daniel Umbertone	1,182 Gian-Paolo Diberardo
5,048 Anita Ferris	2,883 Kyle Johnson	1,648 Peter McEnaney	1,171 Laaina Havea
5,016 Albert Serur	2,871 Randall Cook	1,635 Mike Bray	1,169 Soonalote Taogaga
4,945 Steven King	2,853 Sebastian Kazek	1,607 Monica Brown	1,133 Christopher Earle
4,937 Alexandra Graham	2,827 Melne Lewis	1,592 Todd Glazer	1,130 Amanda Hogan
4,925 Patrick Cremeans	2,684 Raymond Risucci	1,577 Robert R Hamilton	1,125 Gary Gottlieb
4,893 Trevor Mayer	2,680 Jose Carvajal	1,573 Dean Jensen	1,123 Michael Shaba
4,806 Bobby Szwaja	2,603 Adeyemi Akinade	1,554 Justin Adams	1,114 Regina Duval
4,799 Andre Bent	2,590 Kyle Lewicki	1,541 Liliana Avila	1,109 Jason Crawford
4,769 Michelle Crowe	2,579 Atta Saleh	1,540 Timothy Wilson	1,106 Hirenkumar Patel
4,582 William Myatt	2,565 Kenneth Greer	1,513 Dorothy Niederer	1,104 Andrew Wagner
4,454 Kasey Williamson	2,456 Brandon Teter	1,497 Joseph Cruickshank	1,102 Norman Candelore

\$1,100 Cara Defiore	\$648 Cale Jasper
1,094 Polina Philbin	648 Sione Maumau
1,088 Herman Fennell	639 Leticia Fields
1,073 Carlos Arballo	637 Alexander Spooner
1,018 Matthew Bogle	637 Alix Albright
1,013 Soncyia Williams	633 Christopher Kennedy
998 Shayne Guinn	628 Andrew McCarthy
997 Ashley Wenning	611 James Isip
980 Minh Phung	606 Nicholas Scordos
976 Graham Carter	605 Joshua Jackson
962 Danny Favreau	601 Jamie Winters
960 Les Swain	600 Jake Jones
955 Gregory Graham	592 John Sparby
954 Shahab Mahdavinjad	586 Jamal Simmons
951 London Burnett	584 Raphael Musto
941 Kirk Periccioli	580 Tiffany Zellhart
926 Luay Ghawi	579 Brittni Kwiecien
916 Christopher McFoy	577 Jennifer Judd
913 Jessica Santamarina	574 Marcus Street
906 Alon Fischer	571 Tony Wibowo
896 Timothy Kieran	570 Gretchen Crady
882 Edward DeFurio	562 Nicholas Birdsall
873 Daniel Johnson	553 Sandra Underwood
870 Phillip McElfresh	551 Antonio Reyes
869 Unique Hunnicutt	543 Katrina Campbell
866 Phillip Jenkins	539 Joseph Tomanovich
866 Mike Hudnall	536 Eric Peyton
865 Jamey Haugen	535 Tanya Mitchell
861 Jonni Ng	534 Alta Herpel
860 Denise Berrios	532 Michael Coulthard
858 Devon Chapman	525 Michael Joseph
855 Natalie Soboleva	523 Rakesh Ramkarran
849 Gabriel Feldmann	520 Tim Schroeder
834 Troy Elliott	520 Gregory Vansuch
832 Latrice Klyce	519 Kelly Ekker
815 Jason Bratin	517 Leonel Lazzcano
800 Bo Gentile	509 Denis Snyder
800 Mohammed Moalawi	506 Jesse Spencer
789 James King	502 John Nasti

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS

1  MOLI KAUFUSI \$5,545 Steve Friedlander	2  LESINA AH SUE \$4,415 Steve Friedlander	3  SCOTT WHEELER \$3,625 Imran Satti	4  JEREMIE DUPUIS \$3,622 Imran Satti	5  DUSTIN SURACE \$2,966 Surace-Smith
---	---	---	---	--

1  SAMI MOGANNAM \$4,158 Jatoff-Foti	2  MAURICE BARITZ \$1,301 Chris LaFond	3  FRITZNEL OCTAVE \$1,300 Williams-Zophin	4  DASON PHAUL \$1,212 Theodore Pappas	5  ARTHUR WESTEREGREN \$1,074 Williams-Zophin
---	---	---	---	--

NOVEMBER BONUS LEADERS

November Bonus Payout: \$235,016
November Bonus Qualifiers: 544

NOVEMBER BONUS LEADERS

November Bonus Payout: \$46,998
November Bonus Qualifiers: 149

- \$5,545 Moli Kaufusi
- 4,415 Lesina Ah Sue
- 3,625 Scott Wheeler
- 3,622 Jeremie Dupuis
- 2,966 Dustin Surace
- 2,965 Pauline Cresswell
- 2,749 Adam Huck
- 2,598 Robert Schneiderman
- 2,563 Steven Pirrello
- 2,501 Aaron McLean
- 2,332 Jordan Albright
- 2,285 Mike Bray
- 2,251 Gary Gottlieb
- 2,246 Michael Shaba
- 2,246 Graham Carter
- 2,212 Hirenkumar Patel
- 1,972 Polina Philbin
- 1,921 Les Swain
- 1,910 Gregory Graham
- 1,855 Soncy Williams
- 1,833 Christopher McFoy
- 1,810 Shayne Guinn
- 1,794 Ratu Kani
- 1,753 Corey Helly
- 1,663 Latrice Klyce
- 1,652 Kirk Periccioli
- 1,638 John Napiza
- 1,607 Liliana Avila
- 1,606 Amanda Hogan
- 1,587 Paulo Miranda
- 1,545 Robert Snively
- 1,534 Michael Tribbitt
- 1,471 Soonalote Taogaga
- 1,460 Jason Crawford
- 1,435 Alex Torruella
- 1,410 Erin Moyer
- 1,402 Holly Lacey
- 1,399 Vincent Carll
- 1,368 Bryon Welch
- 1,367 David Palmer
- 1,354 Peter Hornbeck
- 1,353 Daniel Bean
- 1,350 Jorge Guerra

- \$1,346 Laaina Havea
- 1,323 Matthew Bogle
- 1,322 Emmanuel Villasenor
- 1,297 Bernadette Casciato
- 1,296 Cale Jasper
- 1,279 Daniel G Johnson
- 1,273 Alix Albright
- 1,266 Calvin Irving
- 1,259 Corey Hallam
- 1,237 Regina Duval
- 1,197 Eric Ebbitt
- 1,186 Alon Fischer
- 1,172 Edward DeFurio
- 1,163 Joseph Cruickshank
- 1,148 Thomas McConnell
- 1,139 Harrynarine Ramoutar
- 1,133 Tiffany Zellhart
- 1,124 Nicholas Birdsall
- 1,123 Jamie Winters
- 1,091 Aundrey Beard
- 1,079 Antonio Reyes
- 1,064 Michael Coulthard
- 1,048 Elizabeth Lo
- 1,034 Leonel Lazcano
- 1,033 Dorothy Niederer
- 1,028 Jesse Atatai
- 1,027 Amanda Hubbard
- 1,025 Ashley Wenning
- 1,020 Liam Flaherty
- 1,000 Gian-Paolo Diberardo
- 999 Charles Portnoy
- 985 Zachary Santino
- 984 Devon Chapman
- 969 Carlos Arballo
- 964 Ibrahim Bah
- 963 Daniel LaFontaine
- 951 Joseph Catalfamo
- 934 Roberto Olivares-Roby
- 931 Rati Ropiha
- 909 Milica Zivkovic
- 884 Carlo Buhay
- 863 Stephen Giddens
- 854 Craig Yarborough

- \$847 Lisa Martin
- 846 Timothy Hayes
- 840 Yonique Gordon
- 835 Todd Glazer
- 832 Danny Favreau
- 830 Erica Pagano
- 823 David Higa
- 823 Kyle Butler
- 822 Arthur Sigler
- 802 Mike Allen
- 792 Nicholas Scordos
- 788 London Burnett
- 788 Muhammed Ashraf
- 785 Taylor Bosch
- 773 Craig Lawson
- 773 Rakesh Ramkarran
- 773 Sandra Underwood
- 768 Jason Theriot
- 762 Salome Fuimaono
- 743 Lori Dacyk
- 740 Cameron Cimino
- 736 Michael Musso
- 735 Todd Rutherford
- 732 Arie Davis
- 723 Yussuf Elzein
- 712 Tony Wibowo
- 710 Xavier MacLarty
- 700 Alexander Holmes
- 691 Christopher Velazquez
- 688 Danielle Roberts
- 687 Reynolds Akuamoa
- 683 Jason Green
- 672 Michael Joseph
- 670 Robert Ford
- 670 Raphael Musto
- 667 Patricia Fifer
- 660 Christian West
- 658 Bilal Farsakh
- 654 Chelsie Young
- 654 Shahab Mahdavinejad
- 643 Kyle Taylor
- 640 Jennifer Judd
- 640 Raymond Angeles

- \$622 Larry Gatt
- 616 Meaghan Kehl
- 613 James King
- 612 David Guzman
- 611 Jeffrey Miller
- 604 Daniel Walton
- 601 Heather Southern
- 596 Jennifer VanKerckvoorde
- 594 Scott Montgomery
- 589 Andrew Wagner
- 589 John Reynolds
- 583 Brenton Patterson
- 560 Jocelyn Bolito
- 558 Jake Jones
- 554 Wendy Sotelo
- 543 Abdul Yusuff
- 541 Christopher Rodriguez
- 536 Ashley Ruhl
- 520 Sione Maumau
- 519 Leonard Paschke
- 507 Kierra Goodwin
- 505 Adam Meyer
- 502 Peter Gabranski
- 500 Mir Khan
- 500 Ifeanyi Ufonde

- \$4,158 Sami Mogannam
- 1,301 Maurice Baritz
- 1,300 Fritznel Octave
- 1,212 Dason Phaul
- 1,074 Arthur Westergren
- 1,054 Robert Recker
- 987 Nabil Spahi

- \$985 Mark Hileman
- 861 Linda Byas
- 839 Max Quasem
- 769 Ryan Vopat
- 736 Rob Speers
- 718 Nikki Crosby
- 697 Joseph Faisant

- \$672 Brian Schreiter
- 665 Frank Kolligian
- 611 David Higa
- 607 Nadezhda Vitchev
- 566 Carlo Bonifazi
- 565 Diana McNair
- 556 Timothy Byrnes

- \$554 Mitchell Look
- 544 Christopher McFoy
- 534 Joseph A Harris
- 532 Helena Ronci
- 531 Keith Hadayia
- 504 Ronald Friedlander

4 BONUS TOTAL: \$2,182,276

WORLD'S GREATEST
\$1,142,990

LEADERSHIP
\$757,272

SA/GA TRAINING
\$235,016

REINSTATEMENT
\$46,998

FOUNDERS CLUB

MILLION DOLLAR CLUB

Another champion. Another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.

November 2013 Qualifiers — Outstanding Producers & PR Representatives:



Erez Shabtay
Altig-Orlovic
9th Qualification
\$66,573 Net ALP
93.2 Ret



Ken Altizer
West Virginia
8th Qualification
17,826 Cards



Benjamin Mancillas
Hernandez Agency
Contract Date 10/12/98
Qualified November of 2013
\$1,002,093 of Net ALP

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Jim Driscoll



Jim had 24.6% growth over November of 2012.

PR Director of the Month

Leaders growing leaders!

Billy Sauers



Billy is the Top Director for November 2013 with 69.12% Lead Growth.

Perspective



Scott Smith
President
& Chief Marketing Officer

Two Good Reasons

I am often asked where I get my passion. I would probably ask this question of anyone I met with my level of ambition. Passion is vital to achieving your goals. You will not enjoy any level of success unless you are passionate about what you do, what you believe in, who you believe in, and the plan that you have adopted.

I believe who we are today is mostly influenced by those around us in our formative teenage years. My father was undoubtedly responsible to a significant degree for who I became. Now, I've talked before about my dad, and I think about him a lot, but no more so than this time of the year. Although he passed away when I was relatively young, I remember every day what he stood for or the lessons I learned from him. Let me tell you a little about him.

My dad believed that if you took care of yourself and your business, everything else would fall into place. He didn't get frazzled about what he couldn't control. He was not very social, and he was definitely not concerned about being my friend. He was only concerned about being the best father he could be.

I was involved in sports three seasons a year and my dad made it to most of my games. But as I recall, he never sat in the stands. He didn't want to listen to other parents, and he didn't want to put pressure on me with his visibility. He was not there for entertainment but to evaluate me. But when I got home, he sure had no issue reviewing the events of the game in detail, one-on-one. My dad was not easy to please and he seldom gave praise, but I now realize that this made the praise he did give really meaningful.

My family did not have much materially, but we were fairly close-knit and happy, which made my father's unexpected death all the more difficult. I can remember getting that call in the middle of the night like it was yesterday.

So what does my dad have to do with you selling life insurance?

When you take the time to reflect on who you are and how you came to be so, you must think of those most responsible for shaping your values. It's a true motivator. When I have these recollections, it makes me feel an obligation to attempt to be as good a role model for my family as my dad was to me. Herein lies the lesson. It took awhile to acknowledge the role my father had played in my life. In fact, it took until I became a father to realize that I possess the ability to carry the same influence on others in similar circumstances. It's almost as if he tricked me into becoming for others what he was to me.

I try to provide leadership in the same manner he provided it to me. I do not need your friendship; I command your respect. I do desire your friendship, but it is not absolutely necessary. What is necessary is that you become as good and productive an individual as your potential allows. I am a work in progress, trying to get better at my profession today than I was yesterday.

How about you — personally or professionally? Are you not only motivated by what your personal goals are, but also by the fact you are a role model for those around you? It does not need to be your children. It can be anyone who views or can be influenced by your actions, including those in your Agency. It does not matter if you're a manager or a personal producer, you're going to get some significant satisfaction out of someone who emulates who you are and how you conduct yourself. It is okay to do it for yourself, but you can hit two birds with one stone and also positively influence others.

You are a person of influence.

You're being watched.



AMERICAN INCOME LIFE
 NATIONAL INCOME LIFE
 insurance companies



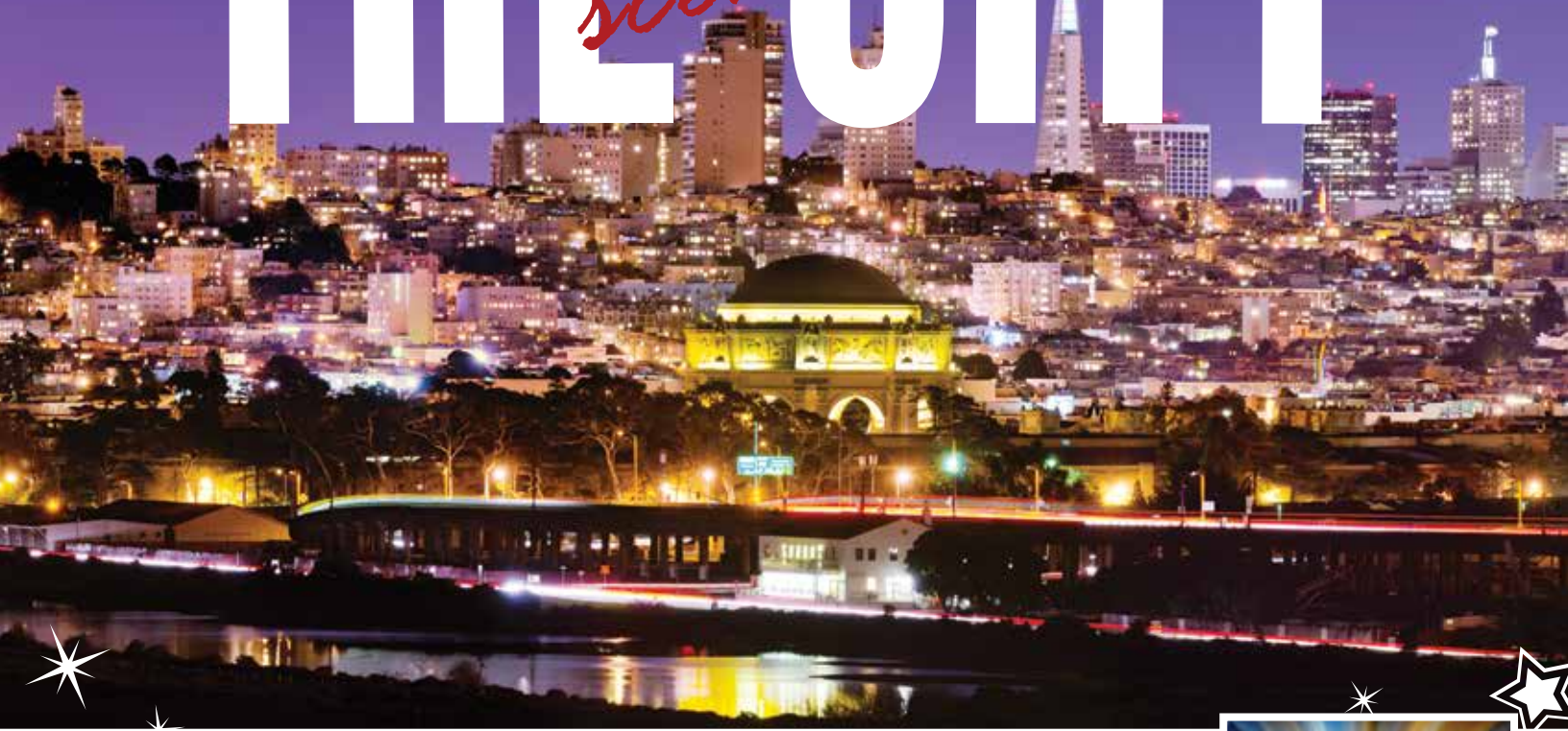
FIRST-CLASS MAIL
 PRESORTED
 U.S. POSTAGE
PAID
 AMERICAN INCOME
 LIFE 76710
 PERMIT 3121

www.ailife.com Protecting Working Families

1200 Wooded Acres Drive
 Waco, TX 76710

THE CITY

scenic



**THE HILTON SAN FRANCISCO UNION SQUARE HOTEL IS OUR
 DESTINATION FOR THE 2014 CONVENTION! MAY 29-JUNE 1**

For complete Convention Qualifications: www.ailife.com/arc/spotlight.aspx

